



North Dakota Federal Employees

ND Payroll Premium rates are Biweekly for industry Class C.
Rate sheet prepared by DANA PURNELL & COMPANY, INC. 7/25/26 11:40 PM

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product brochure for each insurance policy/plan listed below.

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CANCER PROTECTION ASSURANCE PLAN LEVEL 3 - Series B70300

Age	Coverage	Premium	IDR	SDR	Total
18-75	INDIVIDUAL	\$21.86	\$2.75	\$0.42	\$25.03
18-75	INSURED/SPOUSE	\$37.32	\$6.48	\$0.42	\$44.22
18-75	ONE-PARENT FAMILY	\$21.86	\$2.75	\$0.42	\$25.03
18-75	TWO-PARENT FAMILY	\$37.32	\$6.48	\$0.42	\$44.22

IDR* = Optional Initial Diagnosis Rider (Series B70050) 5 units (\$500)
SDR* = Optional Specified Disease Rider (Series B70052)

AFLAC ACCIDENT INSURANCE - 24-HOUR ACCIDENT OPTION 3 - Series A38000

Age	Coverage	Premium	Total
18-75	INDIVIDUAL	\$15.49	\$15.49
18-75	INSURED/SPOUSE	\$21.94	\$21.94
18-75	ONE PARENT FAMILY	\$26.07	\$26.07
18-75	TWO PARENT FAMILY	\$31.94	\$31.94

Age	Coverage	Aflac Plus Rider
18-29	INDIVIDUAL	\$1.44
30-39		\$2.04
40-49		\$3.48
50-70		\$5.94
18-29	INSURED/SPOUSE	\$2.70
30-39		\$4.02
40-49		\$6.60
50-70		\$11.34
18-29	ONE PARENT FAMILY	\$2.88
30-39		\$3.12
40-49		\$4.20
50-70		\$6.12
18-29	TWO PARENT FAMILY	\$3.48
30-39		\$4.50
40-49		\$6.78
50-70		\$11.40

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 14/14 DAYS

Annual Income	\$40,000	\$42,000	\$44,000	\$46,000	\$48,000	\$50,000	\$52,000	\$54,000	\$56,000	\$58,000
Monthly Benefit	\$2,000	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900

Benefit Period	Age										
6 MONTHS	18-49	\$24.00	\$25.20	\$26.40	\$27.60	\$28.80	\$30.00	\$31.20	\$32.40	\$33.60	\$34.80
	50-64	\$32.40	\$34.02	\$35.64	\$37.26	\$38.88	\$40.50	\$42.12	\$43.74	\$45.36	\$46.98
	65-74	\$40.80	\$42.84	\$44.88	\$46.92	\$48.96	\$51.00	\$53.04	\$55.08	\$57.12	\$59.16
12 MONTHS	18-49	\$33.60	\$35.28	\$36.96	\$38.64	\$40.32	\$42.00	\$43.68	\$45.36	\$47.04	\$48.72
	50-64	\$46.80	\$49.14	\$51.48	\$53.82	\$56.16	\$58.50	\$60.84	\$63.18	\$65.52	\$67.86
	65-74	\$64.80	\$68.04	\$71.28	\$74.52	\$77.76	\$81.00	\$84.24	\$87.48	\$90.72	\$93.96

Age	Coverage	Aflac Plus Rider
18-29	INDIVIDUAL	\$1.44
30-39		\$2.04
40-49		\$3.48
50-70		\$5.94



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AFLAC HOSPITAL CHOICE - OPTION 1 Benefit Amount \$1,000 - Series B40100

Age	Coverage	Premium	EBR	HSSCR	Total
18-49	INDIVIDUAL	\$14.40	\$6.18	\$9.78	\$30.36
50-59		\$14.64	\$7.02	\$12.54	\$34.20
60-75		\$15.12	\$7.08	\$16.38	\$38.58
18-49	INSURED/SPOUSE	\$20.40	\$13.02	\$17.94	\$51.36
50-59		\$21.60	\$14.64	\$24.90	\$61.14
60-75		\$23.04	\$14.76	\$31.26	\$69.06
18-49	ONE-PARENT FAMILY	\$18.24	\$12.36	\$13.56	\$44.16
50-59		\$18.54	\$12.66	\$15.42	\$46.62
60-75		\$18.84	\$12.90	\$20.22	\$51.96
18-49	TWO-PARENT FAMILY	\$21.66	\$15.78	\$18.30	\$55.74
50-59		\$21.84	\$16.08	\$29.52	\$67.44
60-75		\$23.34	\$16.80	\$33.36	\$73.50

EBR*: Extended Benefit Rider Premium (Available for ages 18-75)

HSSCR*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

Age	Coverage	Aflac Plus Rider
18-29	INDIVIDUAL	\$1.44
30-39		\$2.04
40-49		\$3.48
50-70		\$5.94
18-29	INSURED/SPOUSE	\$2.70
30-39		\$4.02
40-49		\$6.60
50-70		\$11.34
18-29	ONE-PARENT FAMILY	\$2.88
30-39		\$3.12
40-49		\$4.20
50-70		\$6.12
18-29	TWO-PARENT FAMILY	\$3.48
30-39		\$4.50
40-49		\$6.78
50-70		\$11.40

CRITICAL CARE PROTECTION POLICY - Series A74300

Critical Care Protection (Individual)

FOBBR: First Occurrence Building Benefit Rider (Rider Series A74050)

SHERR: Specified Health Event Recovery Benefit Rider (Rider Series A74051)

Age	Premium	FOBBR	SHERR	Total
18-35	\$8.22	\$1.08	\$0.54	\$9.84
36-45	\$11.64	\$1.98	\$1.32	\$14.94
46-55	\$17.16	\$2.34	\$2.16	\$21.66
56-70	\$23.76	\$2.58	\$3.06	\$29.40

Critical Care Protection (Insured/Spouse)

Age	Premium	FOBBR	SHERR	Total
18-35	\$15.78	\$2.16	\$1.08	\$19.02
36-45	\$20.88	\$3.96	\$2.22	\$27.06
46-55	\$32.16	\$4.68	\$3.72	\$40.56
56-70	\$45.84	\$5.16	\$5.70	\$56.70



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Critical Care Protection (One Parent Family)

Age	Premium	FOBBR	SHERR	Total
18-35	\$13.98	\$1.14	\$0.60	\$15.72
36-45	\$16.50	\$2.10	\$1.32	\$19.92
46-55	\$21.24	\$2.40	\$2.16	\$25.80
56-70	\$29.94	\$2.70	\$3.12	\$35.76

Critical Care Protection (Two Parent Family)

Age	Premium	FOBBR	SHERR	Total
18-35	\$17.88	\$2.22	\$1.14	\$21.24
36-45	\$22.74	\$4.08	\$2.40	\$29.22
46-55	\$34.08	\$4.74	\$4.02	\$42.84
56-70	\$49.08	\$5.28	\$6.00	\$60.36

DENTAL LEVEL 2 - Series A-82300R

* = Optional Orthodontic Rider (Series A82050) premium;** = Optional Cosmetic Rider (Series A82051) premium

Age	Coverage	Premium	Orthodontic Rider*	Cosmetic Rider**	Total
18-70	INDIVIDUAL	\$18.54	\$10.92	\$11.82	\$41.28
18-70	INSURED/SPOUSE	\$36.36	\$11.94	\$11.82	\$60.12
18-70	ONE-PARENT FAMILY	\$36.06	\$11.94	\$11.82	\$59.82
18-70	TWO-PARENT FAMILY	\$54.30	\$11.94	\$11.82	\$78.06

VISION NOW - Series VSN100

Age	Individual	Insured/Spouse	One Parent Family	Two Parent Family
18-39	\$6.42	\$10.11	\$10.57	\$13.34
40-49	\$8.72	\$14.72	\$12.18	\$17.22
50-70	\$13.11	\$22.57	\$15.18	\$23.03