

**\$10,000/month; 30-Day Elimination period, Non smoker, Residual coverage included,  
 OMA benefit period is 12 months; RBC Insurance benefit period is 15 months**

		FEMALE				
AGE 30	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 30-34	5	\$ 89.96	\$ 1,080	\$ 5,398	\$ 1,571	\$ 7,853
Age 35-44	10	\$ 108.00	\$ 1,296	\$ 12,960	\$ 1,571	\$ 15,705
Age 45-54	10	\$ 141.26	\$ 1,695	\$ 16,951	\$ 1,571	\$ 15,705
Age 55-65	10	\$ 189.00	\$ 2,268	\$ 22,680	\$ 1,571	\$ 15,705
Total outlay to 65				\$ 57,989		\$ 54,968
Less OMA rebate (40%)	40%			\$ 23,196		\$ -
<b>Net cost after OMA rebate</b>				<b>\$ 34,793</b>		<b>\$ 54,968</b>
					<b>DIFFERENCE TO AGE 65 WITH RBC</b>	<b>\$ (20,174)</b>

Source: OMA Website, RBC Insurance; Nov 2018 E&OE