

EXHIBIT XVIII

CITY OF HOUSTON

CURRENT SUPPLEMENTAL INSURANCE RATES 2015

Accident/Disability	Base Plan	Off-the-Job Disability Rider	On-the-Job Disability Rider	Total Rate
Individual	\$6.45	\$3.70	\$2.50	\$12.65
One-Parent Family	\$10.95	\$3.70	\$2.50	\$17.15
Husband & Wife Only	\$9.40	\$3.70	\$2.50	\$15.60
Two-Parent Family	\$13.95	\$3.70	\$2.50	\$20.15

Cancer	Base Plan	Building Benefit Rider	Specified Disease Rider	Total Rate
Individual	\$11.40	\$1.50	\$0.50	\$13.40
One-Parent Family	\$14.25	\$2.25	\$0.75	\$17.25
Two-Parent Family	\$18.95	\$3.25	\$1.00	\$23.20

Hospital Indemnity/Confinement	Age-Bands			
	18-39	40-49	50-59	60-70
Individual	\$9.95	\$13.45	\$17.95	\$23.95
One-Parent Family	\$13.50	\$14.95	\$18.95	\$24.95
Insured + Spouse	\$17.60	\$21.45	\$29.45	\$42.45
Two-Parent Family	\$21.15	\$22.95	\$30.45	\$43.45