

Benefits Cost Guide

Rates shown are Monthly.

Rates and/or benefits may be changed on a class basis.

Voluntary Critical Illness Insurance

Premiums are based on the employee's current age and increase as the employee enters each new age category.

Tip

To estimate your per-paycheck cost, multiply the monthly premium by 12 to get the annual amount, then divide that by the number of pay periods in which benefit deductions occur

Critical Illness Benefits

provides a lump-sum payment upon diagnosis of a covered illness, such as cancer, heart attack, or stroke. This benefit can be used to cover medical expenses, lost income, or other financial burdens, offering peace of mind and financial support during a challenging time.

Important

Coverage for any Dependent Child(ren) is automatic with Employee enrollment/participation. A separate premium is not required for child coverage.

Employee			
Age	Non-tobacco User Rate	Age	Tobacco User Rate
Under 30	\$0.35	Under 30	\$0.37
30-39	\$0.47	30-39	\$0.63
40-49	\$0.78	40-49	\$1.22
50-59	\$1.29	50-59	\$2.31
60-69	\$2.23	60-69	\$4.36
70-79	\$3.86	70-79	\$7.62
80+	\$5.17	80+	\$10.25

To calculate your premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\div \$1,000} = \text{Rate} \times \text{Premium Amount} = \$$$

Spouse/Partner			
Age	Non-tobacco User Rate	Age	Tobacco User Rate
Under 30	\$0.26	Under 30	\$0.28
30-39	\$0.35	30-39	\$0.51
40-49	\$0.64	40-49	\$1.05
50-59	\$1.28	50-59	\$2.38
60-69	\$2.53	60-69	\$5.06
70-79	\$4.33	70-79	\$8.65
80+	\$5.75	80+	\$11.51

To calculate your premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\text{Benefit Amount}} \div \$1,000 = \text{Rate} \times \text{Rate} = \$ \text{Premium Amount}$$

Tip

Refer to your Benefit Highlight Sheet for specifics about your Benefits.



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