Benefits Cost Guide

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

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.

Voluntary Critical Illness Insurance

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

Employee			
Age	**Non-tobacco User Rate**	**Age**	**Tobacco User Rate**
Under 30	$0.34	Under 30	$0.37
30-39	$0.45	30-39	$0.60
40-49	$0.73	40-49	$1.14
50-59	$1.28	50-59	$2.30
60-69	$2.33	60-69	$4.56
70-79	$3.98	70-79	$7.85
80+	$5.30	80+	$10.50

To calculate your premium amount, use the following formula.

________________ ÷ $1,000 = _____________ x _____________ = $_______________

Benefit Amount   Rate   Premium Amount

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Spouse/Partner			
Age	**Non-tobacco User Rate**	**Age**	**Tobacco User Rate**
Under 30	$0.34	Under 30	$0.37
30-39	$0.45	30-39	$0.60
40-49	$0.73	40-49	$1.14
50-59	$1.28	50-59	$2.30
60-69	$2.33	60-69	$4.56
70-79	$3.98	70-79	$7.85
80+	$5.30	80+	$10.50

To calculate your premium amount, use the following formula.

__________________ ÷ $1,000 = _______________ x _______________ = $_________________
Benefit Amount Rate Premium Amount

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

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