

# The Standard Critical Illness Insurance

No one is ever really prepared for a critical illness diagnosis. Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness.

## How it Works

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

## Meeting Your Needs

These are the benefit options you may elect:

Coverage	Coverage Amount
You	\$5,000-\$30,000 in increments of \$5,000
Your spouse	\$5,000-\$30,000 in increments of \$5,000, as long as it's not more than your coverage amount
Your children	Automatically covered at 50% of your coverage amount

## Plan Costs

Coverage Amount	Monthly Attained Age Premiums					
	18-29	30-39	40-49	50-59	60-69	70+
\$5,000	\$1.55	\$2.35	\$4.85	\$10.10	\$18.70	\$33.00
\$10,000	\$3.10	\$4.70	\$9.70	\$20.20	\$37.40	\$66.00
\$15,000	\$4.65	\$7.05	\$14.55	\$30.30	\$56.10	\$99.00
\$20,000	\$6.20	\$9.40	\$19.40	\$40.40	\$74.80	\$132.00
\$25,000	\$7.75	\$11.75	\$24.25	\$50.50	\$93.50	\$165.00
\$30,000	\$9.30	\$14.10	\$29.10	\$60.60	\$112.20	\$198.00

\*No evidence of insurability required – employees may select coverage with no health questions

