

## Critical illness

Protects you from the financial impact of covered illnesses, including heart attack, cancer and stroke. You receive a lump sum cash payment to cover out-of-pocket expenses for anything you need.

### *Nonsmoker biweekly rates*

\$15,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$3.66	\$5.25	\$3.66	\$5.25
26-30	\$4.06	\$5.86	\$4.06	\$5.86
31-35	\$5.28	\$7.69	\$5.28	\$7.69
36-40	\$7.53	\$11.05	\$7.53	\$11.05
41-45	\$9.89	\$14.59	\$9.89	\$14.59
46-50	\$13.95	\$20.69	\$13.95	\$20.69
51-55	\$17.83	\$26.51	\$17.83	\$26.51
56-60	\$24.89	\$37.10	\$24.89	\$37.10
61-65	\$34.08	\$50.88	\$34.08	\$50.88
66-70	\$43.46	\$64.95	\$43.46	\$64.95
71	\$55.94	\$83.68	\$55.94	\$83.68

\$30,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$7.32	\$10.50	\$7.32	\$10.50
26-30	\$8.11	\$11.71	\$8.11	\$11.71
31-35	\$10.56	\$15.37	\$10.56	\$15.37
36-40	\$15.05	\$22.10	\$15.05	\$22.10
41-45	\$19.77	\$29.18	\$19.77	\$29.18
46-50	\$27.90	\$41.38	\$27.90	\$41.38
51-55	\$35.66	\$53.01	\$35.66	\$53.01
56-60	\$49.78	\$74.20	\$49.78	\$74.20
61-65	\$68.15	\$101.75	\$68.15	\$101.75
66-70	\$86.91	\$129.89	\$86.91	\$129.89
71	\$111.88	\$167.36	\$111.88	\$167.36

Critical illness rates are based on the age when the policy is first issued, not your current age. It does not change as you age.

Critical illness *(continued)*

*Smoker biweekly rates*

\$15,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$5.21	\$7.58	\$5.21	\$7.58
26-30	\$5.95	\$8.69	\$5.95	\$8.69
31-35	\$8.16	\$12.00	\$8.16	\$12.00
36-40	\$12.21	\$18.08	\$12.21	\$18.08
41-45	\$16.65	\$24.74	\$16.65	\$24.74
46-50	\$24.27	\$36.17	\$24.27	\$36.17
51-55	\$31.96	\$47.70	\$31.96	\$47.70
56-60	\$44.85	\$67.05	\$44.85	\$67.05
61-65	\$61.81	\$92.49	\$61.81	\$92.49
66-70	\$80.84	\$121.02	\$80.84	\$121.02
71	\$105.94	\$158.68	\$105.94	\$158.68

\$30,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$10.41	\$15.15	\$10.41	\$15.15
26-30	\$11.90	\$17.38	\$11.90	\$17.38
31-35	\$16.31	\$23.99	\$16.31	\$23.99
36-40	\$24.42	\$36.15	\$24.42	\$36.15
41-45	\$33.30	\$49.48	\$33.30	\$49.48
46-50	\$48.54	\$72.34	\$48.54	\$72.34
51-55	\$63.91	\$95.40	\$63.91	\$95.40
56-60	\$89.70	\$134.09	\$89.70	\$134.09
61-65	\$123.63	\$184.98	\$123.63	\$184.98
66-70	\$161.68	\$242.04	\$161.68	\$242.04
71	\$211.88	\$317.36	\$211.88	\$317.36

Critical illness rates are based on the age when the policy is first issued, not your current age. It does not change as you age.

Accident insurance

Helps protect you from unexpected financial stress if you or a covered family member has an accident. It supplements your primary medical plan by providing cash benefits in cases of covered accidental injuries.

Coverage tiers	Biweekly
Employee Only	\$5.08
Employee + Spouse/Partner	\$11.41
Employee + Child(ren)	\$13.05
Employee + Family	\$19.38

Hospital indemnity

Pays cash from day one if you are admitted to a hospital for a covered illness or injury. It will continue to pay a daily lump-sum benefit for each day you remain in the hospital.

Coverage tiers	Biweekly standard rates	Biweekly enhanced rates
Employee Only	\$2.86	\$4.57
Employee + Spouse/Partner	\$6.28	\$10.28
Employee + Child(ren)	\$6.57	\$10.85
Employee + Family	\$9.14	\$14.85

