

# CRITICAL CARE MONTHLY PREMIUMS & RATES

CARE &  
RECOVERY

## EMPLOYEE NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000
Up to 29	\$3.05	\$3.85	\$4.66	\$5.46
30 - 39	\$3.84	\$5.43	\$7.02	\$8.61
40 - 49	\$5.40	\$8.55	\$11.70	\$14.85
50 - 59	\$7.99	\$13.73	\$19.47	\$25.21
60 - 64	\$13.40	\$24.68	\$35.96	\$47.24

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000
Up to 29	\$3.54	\$4.84	\$6.13	\$7.42
30 - 39	\$5.62	\$8.98	\$12.35	\$15.71
40 - 49	\$9.45	\$16.65	\$23.85	\$31.05
50 - 59	\$15.38	\$28.52	\$41.65	\$54.78
60 - 64	\$26.02	\$49.91	\$73.80	\$97.69

## SPOUSE NON-TOBACCO

SPOUSE AGE	\$5,000	\$10,000
Up to 29	\$2.69	\$3.18
30 - 39	\$3.45	\$4.69
40 - 49	\$5.03	\$7.85
50 - 59	\$7.58	\$12.93
60 - 64	\$13.00	\$23.92

## TOBACCO

SPOUSE AGE	\$5,000	\$10,000
Up to 29	\$3.29	\$4.37
30 - 39	\$5.22	\$8.24
40 - 49	\$9.10	\$16.00
50 - 59	\$15.11	\$27.99
60 - 64	\$25.55	\$49.03

## CHILD NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$0.28	\$0.57
30 - 39	\$0.34	\$0.69
40 - 49	\$0.22	\$0.44
50 - 59	\$0.11	\$0.22
60 - 64	\$0.15	\$0.30

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$0.31	\$0.62
30 - 39	\$0.29	\$0.58
40 - 49	\$0.14	\$0.27
50 - 59	\$0.14	\$0.28
60 - 64	\$0.09	\$0.18

IMPORTANT NOTES: Rates include a recurrent benefit.  
Child premiums are based on the employee's age and smoker status.  
Projected rates shown here are on a monthly basis. Due to rounding rules and frequency of payroll deductions, your actual monthly cost may vary slightly.



# CRITICAL CARE BI-WEEKLY PREMIUMS & RATES

CARE &  
RECOVERY

## EMPLOYEE NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000
Up to 29	\$1.41	\$1.78	\$2.15	\$2.52
30 - 39	\$1.77	\$2.51	\$3.24	\$3.97
40 - 49	\$2.49	\$3.95	\$5.40	\$6.85
50 - 59	\$3.69	\$6.34	\$8.99	\$11.64
60 - 64	\$6.18	\$11.39	\$16.60	\$21.80

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000
Up to 29	\$1.63	\$2.23	\$2.83	\$3.42
30 - 39	\$2.59	\$4.14	\$5.70	\$7.25
40 - 49	\$4.36	\$7.68	\$11.01	\$14.33
50 - 59	\$7.10	\$13.16	\$19.22	\$25.28
60 - 64	\$12.01	\$23.04	\$34.06	\$45.09

## SPOUSE NON-TOBACCO

SPOUSE AGE	\$5,000	\$10,000
Up to 29	\$1.24	\$1.47
30 - 39	\$1.59	\$2.16
40 - 49	\$2.32	\$3.62
50 - 59	\$3.50	\$5.97
60 - 64	\$6.00	\$11.04

## TOBACCO

SPOUSE AGE	\$5,000	\$10,000
Up to 29	\$1.52	\$2.02
30 - 39	\$2.41	\$3.80
40 - 49	\$4.20	\$7.38
50 - 59	\$6.97	\$12.92
60 - 64	\$11.79	\$22.63

## CHILD NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$0.13	\$0.26
30 - 39	\$0.16	\$0.32
40 - 49	\$0.10	\$0.20
50 - 59	\$0.05	\$0.10
60 - 64	\$0.07	\$0.14

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$0.14	\$0.29
30 - 39	\$0.13	\$0.27
40 - 49	\$0.06	\$0.12
50 - 59	\$0.06	\$0.13
60 - 64	\$0.04	\$0.08

IMPORTANT NOTES: Rates include a recurrent benefit.

Child premiums are based on the employee's age and smoker status.

Projected rates shown here are on a bi-weekly basis. Due to rounding rules and frequency of payroll deductions, your actual bi-weekly cost may vary slightly.



# CRITICAL CARE SEMI-MONTHLY PREMIUMS & RATES

CARE &  
RECOVERY

## EMPLOYEE NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000
Up to 29	\$1.53	\$1.93	\$2.33	\$2.73
30 - 39	\$1.92	\$2.72	\$3.51	\$4.31
40 - 49	\$2.70	\$4.28	\$5.85	\$7.43
50 - 59	\$4.00	\$6.87	\$9.74	\$12.61
60 - 64	\$6.70	\$12.34	\$17.98	\$23.62

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000
Up to 29	\$1.77	\$2.42	\$3.07	\$3.71
30 - 39	\$2.81	\$4.49	\$6.18	\$7.86
40 - 49	\$4.73	\$8.33	\$11.93	\$15.53
50 - 59	\$7.69	\$14.26	\$20.83	\$27.39
60 - 64	\$13.01	\$24.96	\$36.90	\$48.85

## SPOUSE NON-TOBACCO

SPOUSE AGE	\$5,000	\$10,000
Up to 29	\$1.35	\$1.59
30 - 39	\$1.73	\$2.35
40 - 49	\$2.52	\$3.93
50 - 59	\$3.79	\$6.47
60 - 64	\$6.50	\$11.96

## TOBACCO

SPOUSE AGE	\$5,000	\$10,000
Up to 29	\$1.65	\$2.19
30 - 39	\$2.61	\$4.12
40 - 49	\$4.55	\$8.00
50 - 59	\$7.56	\$14.00
60 - 64	\$12.78	\$24.52

## CHILD NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$0.14	\$0.29
30 - 39	\$0.17	\$0.35
40 - 49	\$0.11	\$0.22
50 - 59	\$0.06	\$0.11
60 - 64	\$0.08	\$0.15

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$0.16	\$0.31
30 - 39	\$0.15	\$0.29
40 - 49	\$0.07	\$0.14
50 - 59	\$0.07	\$0.14
60 - 64	\$0.05	\$0.09

IMPORTANT NOTES: Rates include a recurrent benefit.  
Child premiums are based on the employee's age and smoker status.  
Projected rates shown here are on a semi-monthly basis. Due to rounding rules and frequency of payroll deductions, your actual semi-monthly cost may vary slightly.



# CRITICAL CARE WEEKLY PREMIUMS & RATES

CARE &  
RECOVERY

## EMPLOYEE NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000
Up to 29	\$0.70	\$0.89	\$1.08	\$1.26
30 - 39	\$0.89	\$1.25	\$1.62	\$1.99
40 - 49	\$1.25	\$1.97	\$2.70	\$3.43
50 - 59	\$1.84	\$3.17	\$4.49	\$5.82
60 - 64	\$3.09	\$5.70	\$8.30	\$10.90

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000
Up to 29	\$0.82	\$1.12	\$1.41	\$1.71
30 - 39	\$1.30	\$2.07	\$2.85	\$3.63
40 - 49	\$2.18	\$3.84	\$5.50	\$7.17
50 - 59	\$3.55	\$6.58	\$9.61	\$12.64
60 - 64	\$6.00	\$11.52	\$17.03	\$22.54

## SPOUSE NON-TOBACCO

SPOUSE AGE	\$5,000	\$10,000
Up to 29	\$0.62	\$0.73
30 - 39	\$0.80	\$1.08
40 - 49	\$1.16	\$1.81
50 - 59	\$1.75	\$2.98
60 - 64	\$3.00	\$5.52

## TOBACCO

SPOUSE AGE	\$5,000	\$10,000
Up to 29	\$0.76	\$1.01
30 - 39	\$1.20	\$1.90
40 - 49	\$2.10	\$3.69
50 - 59	\$3.49	\$6.46
60 - 64	\$5.90	\$11.31

## CHILD NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$0.06	\$0.13
30 - 39	\$0.08	\$0.16
40 - 49	\$0.05	\$0.10
50 - 59	\$0.03	\$0.05
60 - 64	\$0.03	\$0.07

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$0.07	\$0.14
30 - 39	\$0.07	\$0.13
40 - 49	\$0.03	\$0.06
50 - 59	\$0.03	\$0.06
60 - 64	\$0.02	\$0.04

IMPORTANT NOTES: Rates include a recurrent benefit.

Child premiums are based on the employee's age and smoker status.

Projected rates shown here are on a weekly basis. Due to rounding rules and frequency of payroll deductions, your actual weekly cost may vary slightly.

