

Personal Benefits Critical Illness Insurance (22 covered conditions) Coverage Levels and Rates

Member and Spouse Coverage: Available in multiples of \$5,000 to a maximum of \$150,000. The minimum coverage requirement is \$10,000.

Age Bands	Monthly Personal Critical Illness Rates per \$1,000 of Coverage			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
To age 24	\$ 0.16	\$ 0.14	\$ 0.15	\$ 0.14
25-29	\$ 0.18	\$ 0.15	\$ 0.18	\$ 0.16
30-34	\$ 0.22	\$ 0.18	\$ 0.23	\$ 0.20
35-39	\$ 0.34	\$ 0.22	\$ 0.35	\$ 0.27
40-44	\$ 0.58	\$ 0.32	\$ 0.54	\$ 0.39
45-49	\$ 0.94	\$ 0.51	\$ 0.81	\$ 0.57
50-54	\$ 1.59	\$ 0.85	\$ 1.24	\$ 0.82
55-59	\$ 2.59	\$ 1.34	\$ 1.88	\$ 1.14
60-64	\$ 3.86	\$ 2.08	\$ 2.65	\$ 1.54
65-69	\$ 5.79	\$ 3.34	\$ 4.01	\$ 2.45

Child Coverage: Flat amount of coverage: \$10,000 per eligible dependent child

The total premium for coverage for all children is **\$3.70** per month.

How do I calculate my monthly premium?

Calculating premium can be done in a few easy steps:

Step 1: Determine the amount of coverage you want.

Step 2: Calculate the number of units of \$1,000. For example \$25,000 of coverage is 25 units.

Step 3: Locate the premium rate on the table based on your age, gender and smoking status.

Step 4: Multiply the number of units of coverage by the premium rate to calculate your monthly premium.