



## Critical Illness Coverage

Monthly Rates per \$5,000 of Coverage

Non-Tobacco			
Issue Age	Individual	Ind. + 1	Family
17-29	\$1.91	\$2.50	\$2.91
30-39	\$3.74	\$4.86	\$5.61
40-49	\$7.37	\$9.58	\$11.05
50-59	\$12.85	\$16.70	\$19.27
60-70	\$21.11	\$27.44	\$31.66

Tobacco			
Issue Age	Individual	Ind. + 1	Family
17-29	\$3.25	\$4.26	\$4.96
30-39	\$6.38	\$8.29	\$9.57
40-49	\$12.56	\$16.33	\$18.84
50-59	\$21.90	\$28.47	\$32.85
60-70	\$35.98	\$46.78	\$53.97

### Covered Diseases

### Amount Covered

Heart Attack (Myocardial Infarction)	100%
Coronary Artery Bypass Graft Surgery	25%
Angioplasty	25%
Heart Valve Transcatheter	100%
Implantable Cardioverter	100%
Heart Valve Open Heart Surgery	100%
Pacemaker Placement	100%
Benign Brain Tumor	100%
Stroke	100%
ESRD (End Stage Renal Disease)	100%
Heart Transplant	100%
Kidney Transplant	100%
Liver Transplant	100%
Lung Transplant	100%
Pancreas Transplant	100%
Multiple Sclerosis	100%
Permanent Paralysis	100%
Dismemberment of 2 of More Limbs	100%
Severe Burns	100%
Loss of Sight in Both Eyes	100%

#### Benefit Amounts

Reduced Benefit of 50% at age 70  
Spouse Benefit is 50% of employee  
Child Benefit is 25% of employee