



Critical illness insurance

If you, your spouse, or your child is diagnosed with a serious illness, such as a heart attack, stroke, or cancer, this plan pays you a lump-sum cash benefit — directly. Use it for whatever you need: deductibles, travel for treatment, lost income, household help, anything. You decide.

- **No medical questions** — guaranteed coverage
- **Family coverage available** — spouses matched up to your amount, children covered at 50% of your amount, up to age 26
- **Benefits stack** — pays \$50 each year for routine screenings, even if you're healthy

Choose your coverage

Pick a benefit amount. The cost depends on the amount you elect, your age, and who you cover.

You	Your spouse	Your child(ren)
\$10,000–\$30,000 up to your amount	\$10,000–\$30,000 in \$10,000 increments	50% of your amount automatic when you enroll a child

What the plan costs

Your monthly cost depends on your age (or your spouse's age for spouse coverage).

Employee and spouse monthly rates

Coverage	<25	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69	70–74	75+
\$10,000	2.20	3.40	4.80	6.10	6.90	8.20	11.20	15.10	18.40	24.40	32.50	44.60
\$20,000	4.40	6.80	9.60	12.20	13.80	16.40	22.40	30.20	36.80	48.80	65.00	89.20
\$30,000	6.60	10.20	14.40	18.30	20.70	24.60	33.60	45.30	55.20	73.20	97.50	133.80

Child rates

Child coverage	Cost per paycheck
\$5,000	\$0.40
\$10,000	\$0.80
\$15,000	\$1.20