

Personal Benefits Critical Illness Insurance: 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	\$ 0.20	\$ 0.18	\$ 0.20	\$ 0.18
25-29	\$ 0.22	\$ 0.19	\$ 0.22	\$ 0.21
30-34	\$ 0.27	\$ 0.22	\$ 0.29	\$ 0.26
35-39	\$ 0.39	\$ 0.27	\$ 0.41	\$ 0.33
40-44	\$ 0.61	\$ 0.37	\$ 0.60	\$ 0.45
45-49	\$ 1.01	\$ 0.56	\$ 0.89	\$ 0.64
50-54	\$ 1.71	\$ 0.91	\$ 1.34	\$ 0.90
55-59	\$ 2.80	\$ 1.45	\$ 2.03	\$ 1.23
60-64	\$ 4.16	\$ 2.24	\$ 2.86	\$ 1.66
65-69	\$ 6.24	\$ 3.61	\$ 4.33	\$ 2.64

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.