



# Critical Illness Insurance Rate Sheet

Client Name: Prevea Clinic, Inc.

Coverage Effective: 1/1/2023

Critical Illness Insurance may cost less than you think. Your Monthly rates per \$1,000 of coverage are outlined below.

## Rates

Attained age of Employee	Employee	Spouse
<25	\$0.291	\$0.291
25-29	\$0.366	\$0.366
30-34	\$0.450	\$0.450
35-39	\$0.621	\$0.621
40-44	\$0.857	\$0.856
45-49	\$1.353	\$1.353
50-54	\$1.826	\$1.826
55-59	\$2.390	\$2.391
60-64	\$2.940	\$2.940
65-69	\$4.087	\$4.087
70-74	\$5.250	\$5.250
75-79	\$5.250	\$5.250
80-84	\$5.250	\$5.250
85+	\$5.250	\$5.250

Child Up to Age 26
\$0.482

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

Spouse rate is based on Spouse date of birth.

Follow this worksheet to determine the cost of insurance for you.

1. Select the desired amount of coverage	\$_____
2. Locate the monthly rate	The monthly rate per \$1,000 is \$_____
3. Divide the selected amount of coverage by \$1,000. Then multiply the result by the monthly rate to get the monthly cost of insurance.	\$_____ divided by \$1,000 is \$_____ _____ multiplied by \$_____ = \$_____
4. Multiply the monthly cost of insurance by 12 and divide by 26 to get your biweekly cost.	_____ multiplied by 12 = \$_____ \$_____ divided by 26 = \$_____
	Total bi-weekly cost of insurance = \$_____

1. Out-of-pocket expenses may be both medical and non-medical expenses.

2. Above is a summary of the benefits included in the coverages available to you. For a complete list of benefits, limitations, and exclusions, please refer to your Certificate of Coverage.

**This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).**

**This type of plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does**

**NOT satisfy the individual mandate that you have health insurance coverage.**

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential’s Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774.

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