



Critical Illness Insurance Rate Sheet

Client Name: Wedgewood Village Pharmacy

Coverage Effective: 4/1/2023

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

Non-Smoker Rates

Attained age of Employee	Employee + Child(ren)	Spouse/Domestic Partner
<25	\$0.214	\$0.215
25-29	\$0.214	\$0.215
30-34	\$0.378	\$0.313
35-39	\$0.378	\$0.313
40-44	\$0.595	\$0.530
45-49	\$0.595	\$0.530
50-54	\$1.143	\$1.155
55-59	\$1.143	\$1.155
60-64	\$1.968	\$2.184
65-69	\$1.968	\$2.184
70-74	\$3.332	\$3.695
75-79	\$3.332	\$3.695
80-84	\$3.332	\$3.695
85+	\$3.332	\$3.695

Smoker Rates

Attained age of Employee	Employee + Child(ren)	Spouse/Domestic Partner
<25	\$0.239	\$0.240
25-29	\$0.239	\$0.240
30-34	\$0.474	\$0.406
35-39	\$0.474	\$0.406
40-44	\$0.896	\$0.829
45-49	\$0.896	\$0.829
50-54	\$1.954	\$2.022
55-59	\$1.954	\$2.022
60-64	\$3.458	\$3.841
65-69	\$3.458	\$3.841
70-74	\$5.580	\$6.189
75-79	\$5.580	\$6.189
80-84	\$5.580	\$6.189
85+	\$5.580	\$6.189

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/Domestic Partner rate is based on employee's 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 = \$_____

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.

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