

2019 Premiums

► **Critical Illness Insurance Plan is supplemental coverage that pays cash benefits in a time of need**

Member & Family Coverage	<ul style="list-style-type: none"> • Competitive ADA member rates for you and your family • Get a lump sum cash payment up to \$50,000 if you are diagnosed with an eligible critical condition <ul style="list-style-type: none"> - \$5,000 is guaranteed acceptance³ - \$10,000 or more requires medical underwriting (\$5,000 minimum incremental increases) • Use the payout any way you wish • Benefit is payable on the first diagnosis after coverage is effective regardless of a prior diagnosis <i>(coverage that is guaranteed issue is subject to a 12-month pre-existing conditions limitation)</i> • Coverage available for your spouse and eligible children⁴ • Eligible to apply for coverage up to age 65
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► **What qualifies as a Critical Illness?**

Critical Illness Insurance Plan coverage provides a lump sum payment upon diagnosis of one of these 17 critical illnesses or injuries:

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|--------------------------------|---------------------------|---------------------|
| • Life-threatening cancer | • Parkinson's disease | • Major head trauma |
| • Major human organ transplant | • Heart attack | • Stroke |
| • Motor neuron disease | • Multiple sclerosis | • AIDS |
| • Paralysis | • Amputation/loss of limb | • Kidney failure |
| • Loss of sight | • Severe burns | • Loss of hearing |
| | • Loss of speech | • Coma |

Critical Illness Insurance Plan Monthly Premiums ¹	
Attained Age ²	Per \$5,000 Critical Illness Insurance Plan Coverage Benefit
20	\$1.49
21	\$1.50
22	\$1.52
23	\$1.53
24	\$1.55
25	\$1.56
26	\$1.58
27	\$1.59
28	\$1.61
29	\$1.62
30	\$1.64
31	\$1.65
32	\$1.67
33	\$1.68
34	\$1.70
35	\$1.72
36	\$1.85
37	\$1.99
38	\$2.14
39	\$2.30
40	\$2.47
41	\$2.66
42	\$2.86
43	\$2.89
44	\$2.93
45	\$2.96
46	\$2.99
47	\$3.02
48	\$3.29
49	\$3.57
50	\$3.88
51	\$4.22
52	\$4.59
53	\$4.98
54	\$5.41
55	\$5.88
56	\$6.39
57	\$6.95
58	\$7.45
59	\$7.98
60	\$8.56
61	\$9.17
62	\$9.84
63	\$10.65
64	\$11.52
65 ⁵	\$12.47
66	\$13.50
67	\$14.61
68	\$15.81
69	\$17.11

¹Premiums increase annually based on age and include a 45% Premium Credit discount that shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically.

²Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday.

³Critical Illness Insurance Plan claims are not payable for any diagnosis resulting from a condition for which the insured received any medical treatment, care, advice or medication within 12 consecutive months before the effective date of this insurance and applicable to any insurance increases.

⁴Spouse coverage cannot exceed member coverage amount. Dependent children are eligible for \$5,000 in coverage. Members who are under age 65 with unmarried children under age 21 (27 if they are full-time students) can apply for dependent children coverage. The monthly cost for each dependent child is \$1.32 per \$5,000 of benefit.

⁵Beginning at age 65, benefit amounts can no longer be increased. Critical Condition Coverage is renewable up to age 70. Critical Illness Insurance premiums increase annually based on age.

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