

2021 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 and 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:

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

¹Premiums increase annually based on age, are effective as of 10/1/20 with a monthly billing frequency 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 confinement or treatment 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.

⁴Members who are under age 65 with unmarried children under age 21 (27 if they are full-time students) can apply for dependent children coverage. Dependent children are eligible for \$5,000 in coverage. The monthly cost for each dependent child is \$1.32 per \$5,000 of benefit.

⁵Beginning at age 65, coverage amounts can no longer be increased but coverage is renewable up to age 70.

Effective June 1, 2019, certain insurance company members of the Protective Life group assumed administrative responsibilities for the ADA Members Insurance Plans issued by Great-West Financial[®].

This material is not a contract. Benefits are provided through a group policy (No. 1127GH-CIP) filed in the State of Illinois in accordance with and governed by Illinois law, issued to the American Dental Association by Great-West Financial[®]. The ADA is entitled to receive royalties from the group policies issued to the ADA by Great-West Financial. Coverage is available to eligible ADA members in all fifty states and US territories under the aforementioned group policy. Each Plan participant will receive a Certificate of Insurance explaining the terms and conditions of the policy. Great-West Financial[®] is a marketing name of Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY, and their subsidiaries and affiliates. GWL&A is not licensed in New York, but eligible members residing in New York may apply for coverage under the aforementioned group policy. ©2020 Great-West Life & Annuity Insurance Company. All Rights Reserved. RO1372141-1020

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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