

# Critical Illness Insurance — An Added Benefit When It's Needed Most



## Board of Trustees of Community College District No. 508 County of Cook and State of Illinois dba City College of Chicago

Issued by The Prudential Insurance Company of America (Prudential)

Rates Effective: January 1, 2017

### Employee Voluntary Critical Illness – Monthly Cost per Coverage Amount

Coverage is available in increments of \$15,000 to \$30,000. Refer to the Critical Illness plan details for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.

	\$15,000	\$30,000
<b>Age</b>		
< 25	\$1.61	\$3.21
25-29	\$2.34	\$4.68
30-34	\$3.60	\$7.20
35-39	\$5.69	\$11.37
40-44	\$9.54	\$19.08
45-49	\$15.36	\$30.72
50-54	\$23.85	\$47.70
55-59	\$32.63	\$65.25
60-64	\$47.79	\$95.58
65-69	\$67.64	\$135.27
70-74	\$94.97	\$189.93
75-79	\$126.35	\$252.69

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 Voluntary Critical Illness – Monthly Cost per Coverage Amount

Coverage is available in increments of \$15,000 to a maximum of \$30,000 not to exceed 100% your Voluntary Critical Illness coverage amount. Refer to the Critical Illness plan for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.

	\$15,000	\$30,000
<b>Age</b>		
< 25	\$1.49	\$2.97
25-29	\$2.16	\$4.32
30-34	\$3.36	\$6.72
35-39	\$5.40	\$10.80
40-44	\$9.32	\$18.63
45-49	\$15.56	\$31.11
50-54	\$23.85	\$47.70
55-59	\$34.85	\$69.69
60-64	\$51.59	\$103.17
65-69	\$80.03	\$160.05
70-74	\$112.46	\$224.91
75-79	\$147.87	\$295.74

Spouse rate is based on employee's date of birth.

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

## Child Voluntary Critical Illness – Monthly Cost per Coverage Amount

Coverage is available in increments of \$2,500 to a maximum of \$15,000, not to exceed 50% your Voluntary Critical Illness coverage amount. Refer to the Critical Illness plan for evidence of insurability details.

\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
\$0.20	\$0.41	\$0.61	\$0.81	\$1.01	\$1.22

**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. If you do not have other health insurance coverage, you may be subject to a federal tax penalty.**

Group Critical Illness Insurance coverage is a limited benefit policy issued by **The Prudential Insurance Company of America**, a Prudential Financial company, Newark, NJ 07102. 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 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.

© 2017 Prudential Financial, Inc. and its related entities.

Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.