



# Critical Illness Insurance Rate Sheet

TruePill

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.

## Monthly Rates

Attained age of Employee	Employee + Child	Spouse/Domestic Partner
<25	\$0.452	\$0.450
25-29	\$0.533	\$0.530
30-34	\$0.633	\$0.630
35-39	\$0.803	\$0.800
40-44	\$1.104	\$1.100
45-49	\$1.778	\$1.770
50-54	\$2.682	\$2.670
55-59	\$3.908	\$3.890
60-64	\$6.115	\$6.080
65-69	\$8.076	\$8.030
70+	\$10.947	\$10.903

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 Spouse/Domestic Partner'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 26/24/52 to get your biweekly/ semi- monthly/weekly cost.

\_\_\_\_\_ multiplied by 12 = \$\_\_\_\_\_

\$\_\_\_\_\_ divided by 26/24/52 = \$\_\_\_\_\_

**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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