



Critical Illness Insurance Rate Sheet

Hebrew SeniorLife

Rates Effective: 4/1/2022

Issued by **The Prudential Insurance Company of America**

Critical Illness Insurance may cost less than you think. Your Bi-Weekly rates per \$1,000 are outlined below.

Non-Smoker Rates

Attained age	Employee	Spouse/Domestic Partner
<25	\$0.277	\$0.277
25-29	\$0.293	\$0.293
30-34	\$0.317	\$0.317
35-39	\$0.349	\$0.349
40-44	\$0.378	\$0.378
45-49	\$0.500	\$0.500
50-54	\$0.670	\$0.670
55-59	\$0.934	\$0.934
60-64	\$1.264	\$1.264
65-69	\$1.872	\$1.873
70-74	\$2.316	\$2.316
75-79	\$3.082	\$3.082
80-84	\$3.085	\$3.082
85+	\$3.082	\$3.083

Smoker Rates

Attained age	Employee	Spouse/Domestic Partner
<25	\$0.286	\$0.287
25-29	\$0.316	\$0.316
30-34	\$0.368	\$0.368
35-39	\$0.440	\$0.440
40-44	\$0.520	\$0.520
45-49	\$0.767	\$0.768
50-54	\$1.098	\$1.098
55-59	\$1.559	\$1.559
60-64	\$2.125	\$2.125
65-69	\$3.136	\$3.137
70-74	\$3.764	\$3.764
75-79	\$4.759	\$4.759
80-84	\$4.761	\$4.759
85+	\$4.760	\$4.762

Child Up to Age 26
\$0.115

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 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 Bi-Weekly rate to get the Bi-Weekly cost of insurance.
\$ _____ divided by \$1,000 is \$ _____
_____ multiplied by \$ _____ = \$ _____
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.

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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