

# CRITICAL ILLNESS, ACCIDENT AND HOSPITAL INDEMNITY INSURANCE – 2026

PREMIUMS FOR CRITICAL ILLNESS INSURANCE RATE PER PAY PERIOD – 2026		
<i>Your age on Jan. 1, 2026</i>	<i>Employee + child(ren) per \$1,000 of coverage</i>	<i>Spouse per \$1,000 of coverage</i>
24 or younger	\$0.19	\$0.15
25 – 29	\$0.22	\$0.19
30 – 34	\$0.26	\$0.22
35 – 39	\$0.31	\$0.28
40 – 44	\$0.42	\$0.39
45 – 49	\$0.59	\$0.58
50 – 54	\$0.85	\$0.86
55 – 59	\$1.18	\$1.15
60 – 64	\$1.80	\$1.45
65 – 69	\$2.38	\$1.96
70 – 74	\$3.26	\$2.58
75+	\$4.55	\$2.93

PREMIUMS FOR ACCIDENT INSURANCE RATE PER PAY PERIOD – 2026	
Employee	\$4.24
Employee + Spouse	\$6.74
Employee + Child(ren)	\$9.66
Family	\$14.51

PREMIUMS FOR HOSPITAL INDEMNITY INSURANCE PER PAY PERIOD – 2026	
Employee	\$6.54
Employee + Spouse	\$13.53
Employee + Child(ren)	\$11.34
Family	\$19.66

