

Critical Illness Insurance



prepared for **Manor ISD**

When a major illness is diagnosed, there can be several expenses that aren't covered by major medical insurance. Critical Illness insurance pays a lump sum benefit when a covered illness is diagnosed. This benefit would be paid **directly to you** to help cover out of pocket expenses.

Choose a Benefit Amount	Covered Illnesses	Provisions
\$5,000 \$20,000 \$10,000 \$25,000 \$15,000 \$30,000	Invasive Cancer Heart Attack Stroke	Guarantee Issue No Pre-existing Condition Waiting period
		Different Illness Diagnosis: <i>0 month separation</i>
Spouse coverage at 50% Child(ren) coverage at 50% <i>No additional premium</i>		Same Illness Diagnosis: <i>6 month separation</i>
	Major Organ Failure End Stage Renal Failure	Portable at same rate

Health Screening Benefit

\$100 Payable once per person per calendar year

Semi-Monthly Deductions (24 Pay Periods)

	\$5,000 Spouse/Child(ren) benefit: \$2,500		\$10,000 Spouse/Child(ren) benefit: \$5,000	
Attained Age	Employee Only	Employee + Spouse	Employee Only	Employee + Spouse
18-29	\$1.13	\$1.69	\$2.25	\$3.38
30-39	\$1.60	\$2.40	\$3.20	\$4.80
40-49	\$3.03	\$4.54	\$6.05	\$9.08
50-59	\$6.05	\$9.08	\$12.10	\$18.15
60-69	\$10.98	\$16.46	\$21.95	\$32.93
70+	\$27.58	\$41.36	\$55.15	\$82.73

**Spouse rates based on employee age*

Eligible child(ren) are automatically covered to the age of 26 with no premium charged

IMPORTANT – This document is designed to provide a high-level overview of the benefits contained herein and does not contain a comprehensive overview of each plan. Refer to each benefit brochure for a complete listing of all benefit features, limitations, and exclusions. Where any discrepancy exists, policy language presides.

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Semi-Monthly Deductions (24 Pay Periods)

	\$15,000 Spouse/Child(ren) benefit: \$7,500		\$20,000 Spouse/Child(ren) benefit: \$10,000	
Attained Age	Employee Only	Employee + Spouse	Employee Only	Employee + Spouse
18-29	\$3.38	\$5.06	\$4.50	\$6.75
30-39	\$4.80	\$7.20	\$6.40	\$9.60
40-49	\$9.08	\$13.61	\$12.10	\$18.15
50-59	\$18.15	\$27.23	\$24.20	\$36.30
60-69	\$32.93	\$49.39	\$43.90	\$65.85
70+	\$82.73	\$124.09	\$110.30	\$165.45

Semi-Monthly Deductions (24 Pay Periods)

	\$25,000 Spouse/Child(ren) benefit: \$12,500		\$30,000 Spouse/Child(ren) benefit: \$15,000	
Attained Age	Employee Only	Employee + Spouse	Employee Only	Employee + Spouse
18-29	\$5.63	\$8.44	\$6.75	\$10.13
30-39	\$8.00	\$12.00	\$9.60	\$14.40
40-49	\$15.13	\$22.69	\$18.15	\$27.23
50-59	\$30.25	\$45.38	\$36.30	\$54.45
60-69	\$54.88	\$82.31	\$65.85	\$98.78
70+	\$137.88	\$206.81	\$165.45	\$248.18

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