

2022 Premiums

► **Critical Illness Insurance Plan issued by Protective Life is supplemental coverage that pays cash benefits in a time of need**

|                                     |   |
|-------------------------------------|---|
| <b>Member &amp; Family Coverage</b> | <ul style="list-style-type: none"> <li>• Competitive ADA member rates for you and your family</li> <li>• Get a lump sum cash payment up to \$50,000 if you are diagnosed with an eligible critical condition                             <ul style="list-style-type: none"> <li>- \$5,000 is guaranteed acceptance</li> <li>- \$10,000 or more requires medical underwriting (\$5,000 minimum incremental increases)</li> </ul> </li> <li>• Use the payout any way you wish</li> <li>• Benefit is payable on the first diagnosis after coverage has been in effect for 30 days.</li> <li>• Coverage available for your spouse and eligible children<sup>3</sup></li> <li>• Eligible to apply for coverage up to age 65</li> </ul> |
|-------------------------------------|---|

► **What qualifies as a Critical Illness?**

Critical Illness Insurance Plan coverage provides a lump sum payment upon diagnosis of one of these 17 critical illnesses or injuries:\*

- |                                |                           |                     |
|--------------------------------|---------------------------|---------------------|
| • Life-threatening cancer      | • Parkinson's disease     | • Major head trauma |
| • Major human organ transplant | • Heart attack            | • Stroke            |
| • Motor neuron disease         | • Multiple sclerosis      | • AIDS              |
| • Paralysis                    | • Amputation/loss of limb | • Kidney failure    |
| • Loss of sight                | • Severe burns            | • Loss of hearing   |
|                                | • Loss of speech          | • Coma              |

\*Benefits may vary by state. Certain restrictions may apply. Please review your certificate for details.

<sup>1</sup>Premiums increase annually based on age, are effective as of 10/1/21 with a monthly equivalent of the semi-annual frequency and include a 45% Premium Credit discount that shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically.

<sup>2</sup>Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday.

<sup>3</sup>Members who are under age 65 with unmarried children under age 21 (27 if they are full-time students) can apply for dependent children coverage. Dependent children are eligible for \$5,000 in coverage. The monthly cost for each dependent child is \$1.32 per \$5,000 of benefit.

<sup>4</sup>Beginning at age 65, coverage amounts can no longer be increased but coverage is renewable up to age 70.

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| Critical Illness Insurance Plan Monthly Premiums <sup>1</sup> |  |
|---|--|
| Attained Age <sup>2</sup>                                     | Per \$5,000 Critical Illness Insurance Plan Coverage Benefit |
| 20  | \$1.49   |
| 21  | \$1.50   |
| 22  | \$1.52   |
| 23  | \$1.53   |
| 24  | \$1.55   |
| 25  | \$1.56   |
| 26  | \$1.58   |
| 27  | \$1.59   |
| 28  | \$1.61   |
| 29  | \$1.62   |
| 30  | \$1.64   |
| 31  | \$1.65   |
| 32  | \$1.67   |
| 33  | \$1.68   |
| 34  | \$1.70   |
| 35  | \$1.72   |
| 36  | \$1.85   |
| 37  | \$1.99   |
| 38  | \$2.14   |
| 39  | \$2.30   |
| 40  | \$2.47   |
| 41  | \$2.66   |
| 42  | \$2.86   |
| 43  | \$2.89   |
| 44  | \$2.93   |
| 45  | \$2.96   |
| 46  | \$2.99   |
| 47  | \$3.02   |
| 48  | \$3.29   |
| 49  | \$3.57   |
| 50  | \$3.88   |
| 51  | \$4.22   |
| 52  | \$4.59   |
| 53  | \$4.98   |
| 54  | \$5.41   |
| 55  | \$5.88   |
| 56  | \$6.39   |
| 57  | \$6.95   |
| 58  | \$7.45   |
| 59  | \$7.98   |
| 60  | \$8.56   |
| 61  | \$9.17   |
| 62  | \$9.84   |
| 63  | \$10.65  |
| 64  | \$11.52  |
| 65 <sup>4</sup>   | \$12.47  |
| 66  | \$13.50  |
| 67  | \$14.61  |
| 68  | \$15.81  |
| 69  | \$17.11  |