

# ADA Critical Illness premiums

**ADA** Members Insurance Plans

Underwritten by Protective\*

## Critical Illness Insurance Plan, underwritten by Protective®, is supplemental coverage that pays cash benefits in a time of need

### Member & family coverage

- Competitive ADA member rates for you and your family
- Get a lump sum cash payment up to \$50,000 if you are diagnosed with a covered critical condition
  - \$5,000 is guaranteed acceptance
  - \$10,000 or more requires medical underwriting (\$5,000 minimum incremental increases)
- Use the payout any way you wish
- Benefit is payable on the first diagnosis after coverage has been in effect for 30 days
- Coverage available for your spouse and eligible children<sup>3</sup>
- Eligible to apply for coverage up to age 65

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

\*Covered critical illnesses 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 4/1/23 with a monthly equivalent of the semiannual frequency and include a 45% Premium Credit that shares favorable financial results with Plan participants. The Premium Credit 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 27 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.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO, founded in 1907, is located in Nashville, TN, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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ADA Members Insurance Plans refers to the group life, disability and supplemental medical policies issued by PLICO and PLAIC to the ADA.

CI-P 7-20 is a Critical Illness policy issued by PLICO in all states except New York where it is issued under form CI-P NY by PLAIC. Product availability and features may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Benefits adjusted for misstatements of age. Benefits are provided under a group policy issued to the ADA. Each participant will receive a Certificate of Insurance explaining the terms and conditions of the policy. Premium Credit is not guaranteed but reevaluated semiannually. An insured must maintain continuous ADA membership to remain eligible for insurance. Premiums increase annually based on age.

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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

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