2022 Premiums

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

<table>
<thead>
<tr>
<th>Member &amp; Family Coverage</th>
<th>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.</th>
<th>Use the payout any way you wish</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Competitive ADA member rates for you and your family</td>
<td>Benefit is payable on the first diagnosis after coverage has been in effect for 30 days.</td>
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<tr>
<td></td>
<td>• Get a lump sum cash payment up to $50,000 if you are diagnosed with an eligible critical condition</td>
<td>Coverage available for your spouse and eligible children²</td>
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<td>- $5,000 is guaranteed acceptance</td>
<td>Eligible to apply for coverage up to age 65</td>
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<td>- $10,000 or more requires medical underwriting ($5,000 minimum incremental increases)</td>
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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
- Major head trauma
- Stroke
- AIDS
- Kidney failure
- Loss of hearing
- Coma

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

¹Premiums 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.

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

³Members 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.

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

ADA CRITICAL ILLNESS

Visit ada.protective.com to apply online or call 866.607.5338