

Voluntary Critical Illness Protection Plan with Wellness Benefit Rider

Premium calculations effective January 1, 2020.

Option 1: \$10,000

| Monthly Premium Age Range | Employee Only | Employee and Spouse | Employee and Children | Employee, Spouse and Children |
|---------------------------|---------------|---------------------|-----------------------|-------------------------------|
| Under 25 | \$1.40 | \$2.70 | \$2.40 | \$3.70 |
| 25-29 | \$1.90 | \$3.70 | \$2.90 | \$4.70 |
| 30-34 | \$2.60 | \$5.00 | \$3.60 | \$6.00 |
| 35-39 | \$3.60 | \$7.10 | \$4.60 | \$8.10 |
| 40-44 | \$5.80 | \$11.60 | \$6.80 | \$12.60 |
| 45-49 | \$9.40 | \$19.30 | \$10.40 | \$20.30 |
| 50-54 | \$13.70 | \$28.70 | \$14.70 | \$29.70 |
| 55-59 | \$18.80 | \$39.80 | \$19.80 | \$40.80 |
| 60-64 | \$26.70 | \$56.70 | \$27.70 | \$57.70 |
| 65-69 | \$38.40 | \$78.90 | \$39.40 | \$79.90 |
| 70-74 | \$27.35 | \$53.25 | \$28.35 | \$54.25 |
| 75 + | \$38.15 | \$69.05 | \$39.15 | \$70.05 |

Option 2: \$20,000

| Monthly Premium Age Range | Employee Only | Employee and Spouse | Employee and Children | Employee, Spouse and Children |
|---------------------------|---------------|---------------------|-----------------------|-------------------------------|
| Under 25 | \$2.80 | \$5.40 | \$4.80 | \$7.40 |
| 25-29 | \$3.80 | \$7.40 | \$5.80 | \$9.40 |
| 30-34 | \$5.20 | \$10.00 | \$7.20 | \$12.00 |
| 35-39 | \$7.20 | \$14.20 | \$9.20 | \$16.20 |
| 40-44 | \$11.60 | \$23.20 | \$13.60 | \$25.20 |
| 45-49 | \$18.80 | \$38.60 | \$20.80 | \$40.60 |
| 50-54 | \$27.40 | \$57.40 | \$29.40 | \$59.40 |
| 55-59 | \$37.60 | \$79.60 | \$39.60 | \$81.60 |
| 60-64 | \$53.40 | \$113.40 | \$55.40 | \$115.40 |
| 65-69 | \$76.80 | \$157.80 | \$78.80 | \$159.80 |
| 70-74 | \$54.70 | \$106.50 | \$56.70 | \$108.50 |
| 75 + | \$76.30 | \$138.10 | \$78.30 | \$140.10 |

The costs shown on these illustrative tables are based on the employee and spouse in the same age band and tobacco status. The tables do not reflect the costs of the employee and spouse in different age bands and tobacco statuses.



THIS IS A LIMITED BENEFIT POLICY.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-POL-1 et al., in Texas on UHICI-POL-1 and in Virginia on UHICI-POL-1-VA. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

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