## EllA Trust dba Carthage College (WI)

Summary of Benefits
Critical Illness Protection Plan



## **Current Semi-Monthly Cost Tables**

The costs shown on these tables are based on the employee and spouse ages and tobacco status being the same; **the tables do not reflect the costs when employee and spouse ages and/or tobacco-status are different.** Any applicable age-related benefit reductions are included. Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here. *Please consult your human resources/benefits department for additional cost information.* 

Effective Date	January 1, 2022
Eligibility	All Active Full Time Employees working a minimum of 30 hours per week.

Age Range	Option 1: EE \$10,000 / SP \$5,000 / CH \$2,500				
	Employee Only	Employee+Spouse Uni Tobacco	Employee+Child(ren) Uni Tobacco	Employee+Spouse+Child(ren) Uni Tobacco	
	Uni Tobacco				
Under 25	\$1.05	\$1.53	\$1.21	\$1.69	
25 - 29	\$1.40	\$2.10	\$1.56	\$2.26	
30 - 34	\$1.80	\$2.70	\$1.96	\$2.86	
35 - 39	\$2.45	\$3.65	\$2.61	\$3.81	
40 - 44	\$3.70	\$5.55	\$3.86	\$5.71	
45 - 49	\$5.75	\$8.63	\$5.91	\$8.79	
50 - 54	\$8.00	\$12.10	\$8.16	\$12.26	
55 - 59	\$11.20	\$16.43	\$11.36	\$16.59	
60 - 64	\$15.65	\$23.30	\$15.81	\$23.46	
65 - 69	\$23.45	\$32.88	\$23.61	\$33.04	
70 - 74	\$14.65	\$21.35	\$14.81	\$21.51	
75 +	\$21.65	\$28.96	\$21.81	\$29.13	

	Option 2: EE \$20,000 / SP \$10,000 / CH \$5,000				
Age Range	Employee Only Uni Tobacco	Employee+Spouse	Employee+Child(ren) Uni Tobacco	Employee+Spouse+Child(ren) Uni Tobacco	
		Uni Tobacco			
Under 25	\$2.10	\$3.05	\$2.43	\$3.38	
25 - 29	\$2.80	\$4.20	\$3.13	\$4.53	
30 - 34	\$3.60	\$5.40	\$3.93	\$5.73	
35 - 39	\$4.90	\$7.30	\$5.23	\$7.63	
40 - 44	\$7.40	\$11.10	\$7.73	\$11.43	
45 - 49	\$11.50	\$17.25	\$11.83	\$17.58	
50 - 54	\$16.00	\$24.20	\$16.33	\$24.53	
55 - 59	\$22.40	\$32.85	\$22.73	\$33.18	
60 - 64	\$31.30	\$46.60	\$31.63	\$46.93	
65 - 69	\$46.90	\$65.75	\$47.23	\$66.08	
70 - 74	\$29.30	\$42.70	\$29.63	\$43.03	
75 +	\$43.30	\$57.93	\$43.63	\$58,25	

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-POL-1. In New York, it is referred to as Specified Disease insurance and provided by Unimerica Life Insurance Company of New York UHICI-POL-1-NY. 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.