



Critical Illness Insurance Plan Summary and Rate Sheet

Colquitt County Board of Education

Coverage Effective: 1/1/2025

Critical Illness Insurance from **The Prudential Insurance Company of America (Prudential)** pays you regardless of your medical or disability plans. Benefits are paid directly to you to spend however you like, including out-of-pocket medical costs and everyday living expenses.¹

Below is a summary of the benefits included in the coverages available to you, your spouse and child(ren).

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern.

Critical Illness Plan Design

Coverage Summary	
Eligibility	All active employees working a minimum of 20 hours per week.
Employee	Employee - Up to age 100
Spouse	Dependent Spouse - Up to age 100
Children	Dependent Child - Up to age 26
Employee	Multiples of \$5,000, to a maximum of \$30,000.
Spouse	Multiples of \$2,500, to a maximum of \$15,000, not to exceed 50% of your amount.
Children	Multiples of \$2,500, to a maximum of \$15,000, not to exceed 50% of your amount.
Guaranteed Issue Amount	Employee - \$30,000 Spouse - \$15,000 Child - \$15,000 All amounts are Guaranteed Issue during initial eligibility, annual enrollment, and Qualified Life Events. Enrollment at any time other than initial enrollment, annual enrollment or a Qualified Life Event is not permitted.
Age Reduction Schedule	No Age Reduction Applies to Employee and Spouse Coverage.
Lifetime Benefit Maximum	500% of amount of insurance.
Recurrence	100% of the amount paid for the First Occurrence of the Critical Illness or Procedure up to the Lifetime Maximum Benefit. Recurrence means positive diagnosis of a Critical Illness or Procedure for which a benefit was paid, and the date of diagnosis of recurrence is more than 180 Days after prior benefit payment.

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PAID AT 100% OF COVERAGE AMOUNT²	Alzheimer's Disease – Amyotrophic Lateral Sclerosis – Benign Brain Tumor – Blindness – Invasive Cancer – Coma – Deafness – Heart Attack – Loss of Speech – Major Organ Failure – Multiple Sclerosis – Muscular Dystrophy – Paralysis of Limbs – Parkinson's Disease – Renal Failure – Stroke – Systemic Lupus Erythematosus – Third Degree Burns – Type 1 Diabetes Childhood Benefits Cerebral Palsy – Cleft Lip/Palate – Congenital Heart Disease – Cystic Fibrosis – Down Syndrome – Gaucher Disease type 2 or 3 – Glycogen Storage Disease type 4 – Infantile Tay Sachs Disease – Niemann-Pick Disease – Pompe Disease – Sickle Cell Anemia – Spina Bifida – Zellweger Syndrome
PAID AT 50% OF COVERAGE AMOUNT²	Coronary Artery Bypass Graft
PAID AT 25% OF COVERAGE AMOUNT²	Cancer in Situ – Crohn's Disease – Sudden Cardiac Arrest – Transient Ischemic Attack Childhood Benefits Autism
PAID AT 25% OF COVERAGE AMOUNT² Recurrence for Infectious Diseases pays 10% and has a 5-day hospital stay requirement	Anthrax – Cholera – COVID-19 – Lyme Disease – Methicillin Resistant Staphylococcus Aureus – Pertussis – Rocky Mountain Spotted Fever – Typhoid Fever

Additional Benefits and Provisions	Your plan also provides coverage for the benefits listed below. This coverage is paid in addition to the Lifetime Benefit Amount payable under you plan
Health Screening Benefit	The Health Screening Benefit is a \$50 benefit which is payable once per calendar year if the covered person receives one of the specified health screening tests while not confined in a hospital. Please refer to the booklet/certificate for details. ³
Skin Cancer Benefit	Skin Cancer Benefit of \$250 payable once per Covered Person per calendar year

Insurance Rates

Critical Illness Insurance may cost less than you think. Your Monthly rates per \$1,000 of coverage are outlined below.

Age	Employee	Employee + Spouse	Employee + Child	Employee+ Family
<25	\$0.423	\$0.685	\$0.619	\$0.882
25-29	\$0.475	\$0.761	\$0.672	\$0.958
30-34	\$0.545	\$0.851	\$0.742	\$1.047
35-39	\$0.674	\$1.025	\$0.871	\$1.222
40-44	\$0.894	\$1.327	\$1.090	\$1.524
45-49	\$1.176	\$1.721	\$1.373	\$1.918
50-54	\$1.587	\$2.361	\$1.784	\$2.558
55-59	\$2.129	\$3.197	\$2.325	\$3.394
60-64	\$2.896	\$4.399	\$3.092	\$4.596
65-69	\$3.971	\$6.078	\$4.168	\$6.274
70+	\$5.173	\$7.983	\$5.369	\$8.180

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

Spouse rate is based on spouse date of birth.

Follow this worksheet to determine the cost of insurance for you.

1. Select the desired amount of coverage \$_____
2. Locate the monthly rate The monthly rate per \$1,000 is \$_____
3. Divide the selected amount of coverage by \$1,000. Then multiply the result by the monthly rate to get the monthly cost of insurance.
\$_____ divided by \$1,000 is \$_____
_____ multiplied by \$_____ = \$_____

1. Out-of-pocket expenses may be both medical and non-medical expenses.
2. Above is a summary of the benefits included in the coverages available to you. For a complete list of benefits, limitations, and exclusions, please refer to your Certificate of Coverage.
3. The Health Screening/Wellness Benefit is not available in all states. All Employees of Colquitt County Board of Education are eligible to receive this benefit if they qualify

This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).

This type of plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential’s Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774

This product is subject to filing and approval by the applicable jurisdictions. Product terms and conditions may vary from what is discussed herein.

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