## Symetra Critical Illness Policy Summary

	Employee	Spouse	Child
Benefit Amounts	\$10,000, \$20,000, or \$30,000	100% of the employee benefit	50% of the employee benefit
Guarantee issue	\$10,000, \$20,000, or \$30,000	100% of the employee benefit	50% of the employee benefit

Covered critical illness co	nditions <sup>2</sup>	% of benefit amount paid
Core Benefits	Heart Attack 100%, Stroke: 100%; Sudden Cardiac Arrest: 100%; Major Organ Failure: 100%, Coronary Artery Disease Needing Surgery or Angioplasty: 25%	100% 25%
Neurological Conditions	ALS/Other Motor Neuron Diseases: 100%, Advanced Alzheimer's: 100%, Parkinson's Disease: 100%, Coma: 100%	100%
Childhood Conditions	Major Congenital Structural Anomaly: 100%, Congenital Chromosomal Abnormality: 00%	100%
Additional Occurrences	• If you are diagnosed with a covered critical illness and you are then, at least one day later, diagnosed with a different covered critical illness, we will also pay the additional critical illness benefit for the second covered condition.	See <u>BROCHURE</u> for more details

<sup>2</sup> May vary by state

## Symetra Critical Illness Rates

	Employee			
	Attained Age	\$10,000	\$20,000	\$30,000
	24 and Under	\$2.51	\$3.61	\$4.71
	25-29	\$2.57	\$3.72	\$4.86
	30-34	\$2.99	\$4.57	\$6.14
	35-39	\$3.78	\$6.15	\$8.51
>	40-44	\$5.09	\$8.77	\$12.44
JuC	45-49	\$7.91	\$14.40	\$20.90
ee (	50-54	\$11.94	\$22.47	\$32.99
lo	55-59	\$17.11	\$32.81	\$48.51
Employee Only	60-64	\$22.77	\$44.12	\$65.47
ш	65-69	\$28.00	\$54.58	\$81.17
	70-74	\$45.35	\$89.29	\$133.23
	75-79	\$70.13	\$138.84	\$207.55
	80-84	\$87.62	\$173.83	\$260.03
	85 and Over	\$112.52	\$223.63	\$334.74
	E			
	Employee			
	Employee Attained Age	\$10,000	\$20,000	\$30,000
		<b>\$10,000</b> \$5.07	<b>\$20,000</b> \$7.30	<b>\$30,000</b> \$9.54
	Attained Age			
	Attained Age 24 and Under	\$5.07	\$7.30	\$9.54
	Attained Age 24 and Under 25-29	\$5.07 \$5.35	\$7.30 \$7.86	\$9.54 \$10.38
Ise	Attained Age 24 and Under 25-29 30-34	\$5.07 \$5.35 \$6.11	\$7.30 \$7.86 \$9.39	\$9.54 \$10.38 \$12.66
pouse	Attained Age 24 and Under 25-29 30-34 35-39	\$5.07 \$5.35 \$6.11 \$7.60	\$7.30 \$7.86 \$9.39 \$12.36	\$9.54 \$10.38 \$12.66 \$17.12
+ Spouse	Attained Age 24 and Under 25-29 30-34 35-39 40-44	\$5.07 \$5.35 \$6.11 \$7.60 \$10.60	\$7.30 \$7.86 \$9.39 \$12.36 \$18.36	\$9.54 \$10.38 \$12.66 \$17.12 \$26.13
yee + Spouse	Attained Age 24 and Under 25-29 30-34 35-39 40-44 45-49	\$5.07 \$5.35 \$6.11 \$7.60 \$10.60 \$16.43	\$7.30 \$7.86 \$9.39 \$12.36 \$18.36 \$30.02	\$9.54 \$10.38 \$12.66 \$17.12 \$26.13 \$43.61
ployee + Spouse	Attained Age 24 and Under 25-29 30-34 35-39 40-44 45-49 50-54	\$5.07 \$5.35 \$6.11 \$7.60 \$10.60 \$16.43 \$25.24	\$7.30 \$7.86 \$9.39 \$12.36 \$18.36 \$30.02 \$47.64	\$9.54 \$10.38 \$12.66 \$17.12 \$26.13 \$43.61 \$70.04
Employee + Spouse	Attained Age 24 and Under 25-29 30-34 35-39 40-44 45-49 50-54 55-59	\$5.07 \$5.35 \$6.11 \$7.60 \$10.60 \$16.43 \$25.24 \$34.45	\$7.30 \$7.86 \$9.39 \$12.36 \$18.36 \$30.02 \$47.64 \$66.06	\$9.54 \$10.38 \$12.66 \$17.12 \$26.13 \$43.61 \$70.04 \$97.68
Employee + Spouse	Attained Age 24 and Under 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	\$5.07 \$5.35 \$6.11 \$7.60 \$10.60 \$16.43 \$25.24 \$34.45 \$47.02	\$7.30 \$7.86 \$9.39 \$12.36 \$18.36 \$30.02 \$47.64 \$66.06 \$91.21	\$9.54 \$10.38 \$12.66 \$17.12 \$26.13 \$43.61 \$70.04 \$97.68 \$135.40
Employee + Spouse	Attained Age 24 and Under 25-29 30-34 35-39 40-44 45-49 50-54 50-54 55-59 60-64 65-69	\$5.07 \$5.35 \$6.11 \$7.60 \$10.60 \$16.43 \$25.24 \$34.45 \$47.02 \$61.89	\$7.30 \$7.86 \$9.39 \$12.36 \$18.36 \$30.02 \$47.64 \$66.06 \$91.21 \$120.95	\$9.54 \$10.38 \$12.66 \$17.12 \$26.13 \$43.61 \$70.04 \$97.68 \$135.40 \$180.01
Employee + Spouse	Attained Age 24 and Under 25-29 30-34 35-39 40-44 45-49 50-54 50-54 55-59 60-64 65-69 70-74	\$5.07 \$5.35 \$6.11 \$7.60 \$10.60 \$16.43 \$25.24 \$34.45 \$47.02 \$61.89 \$83.50	\$7.30 \$7.86 \$9.39 \$12.36 \$18.36 \$30.02 \$47.64 \$66.06 \$91.21 \$120.95 \$164.17	\$9.54 \$10.38 \$12.66 \$17.12 \$26.13 \$43.61 \$70.04 \$97.68 \$135.40 \$180.01 \$244.84

	Employee				
	Attained Age	\$10,000	\$2	0,000	\$30,000
	24 and Under	\$6.19		\$10.21	\$14.24
	25-29	\$6.24		\$10.32	\$14.40
	30-34	\$6.67		\$11.17	\$15.67
Ē	35-39	\$7.46		\$12.75	\$18.05
(rer	40-44	\$8.77		\$15.37	\$21.97
Employee + Child(ren)	45-49	\$11.58		\$21.01	\$30.43
Ċ	50-54	\$15.62		\$29.07	\$42.53
e e	55-59	\$20.79		\$39.42	\$58.04
ò	60-64	\$26.44		\$50.72	\$75.00
du	65-69	\$31.67		\$61.19	\$90.70
ш	70-74	\$49.03		\$95.89	\$142.76
	75-79	\$73.80	\$	145.44	\$217.08
	80-84	\$91.30	\$	180.43	\$269.56
	85 and Over	\$116.20	\$	230.24	\$344.27
	Employee				
	Attained Age	\$1	0,000	\$20,000	\$30,000
	24 and Under		\$9.64	\$15.52	624.40
				+	\$21.40
	25-29		\$9.92	\$16.08	
	25-29 30-34		\$9.92 \$10.68		\$22.23
				\$16.08	\$22.23 \$24.52
	30-34		\$10.68	\$16.08 \$17.60	\$22.23 \$24.52 \$28.98
	30-34 35-39		\$10.68 \$12.17	\$16.08 \$17.60 \$20.57	\$22.23 \$24.52 \$28.98
nily	30-34 35-39 40-44		\$10.68 \$12.17 \$15.17	\$16.08 \$17.60 \$20.57 \$26.58	\$22.23 \$24.52 \$28.98 \$37.99 \$55.47
Family	30-34 35-39 40-44 45-49		\$10.68 \$12.17 \$15.17 \$21.00	\$16.08 \$17.60 \$20.57 \$26.58 \$38.23	\$22.23 \$24.52 \$28.98 \$37.99 \$55.47 \$81.90
Family	30-34 35-39 40-44 45-49 50-54		\$10.68 \$12.17 \$15.17 \$21.00 \$29.81	\$16.08 \$17.60 \$20.57 \$26.58 \$38.23 \$55.86	\$22.23 \$24.52 \$28.98 \$37.99 \$55.47 \$81.90 \$109.53
Family	30-34 35-39 40-44 45-49 50-54 55-59		\$10.68 \$12.17 \$15.17 \$21.00 \$29.81 \$39.02	\$16.08 \$17.60 \$20.57 \$26.58 \$38.23 \$55.86 \$74.28	\$22.23 \$24.52 \$28.98 \$37.99 \$55.47 \$81.90 \$109.53 \$147.26
Family	30-34 35-39 40-44 45-49 50-54 55-59 60-64		\$10.68 \$12.17 \$15.17 \$21.00 \$29.81 \$39.02 \$51.59	\$16.08 \$17.60 \$20.57 \$26.58 \$38.23 \$55.86 \$74.28 \$99.43	\$22.23 \$24.52 \$28.98 \$37.99 \$55.47 \$81.90 \$109.53 \$147.26
Family	30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	ç	\$10.68 \$12.17 \$15.17 \$21.00 \$29.81 \$39.02 \$51.59 \$66.46	\$16.08 \$17.60 \$20.57 \$26.58 \$38.23 \$55.86 \$74.28 \$99.43 \$129.17	\$22.23 \$24.52 \$28.98 \$37.99 \$55.47 \$81.90 \$109.53 \$147.26 \$191.87 \$256.70
Family	30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74		\$10.68 \$12.17 \$15.17 \$21.00 \$29.81 \$39.02 \$51.59 \$66.46 \$88.07	\$16.08 \$17.60 \$20.57 \$26.58 \$38.23 \$55.86 \$74.28 \$99.43 \$129.17 \$172.39	\$22.23 \$24.52 \$28.98 \$37.99 \$55.47 \$81.90 \$109.53 \$147.26 \$191.87 \$256.70 \$352.27