

Critical Illness Insurance

Monthly Premium Rates

The following are the monthly premium rates for each \$10,000 unit of coverage. The maximum critical illness coverage available is \$150,000 for PSAC members and \$150,000 for spouses. Premiums are based on the age, sex and smoking status of the applicant. Coverage terminates at age 65.

Male, non-smoker

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
Under 25	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00
25-29	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00
30-34	\$1.42	\$2.84	\$4.26	\$5.68	\$7.10	\$8.52	\$9.94	\$11.36	\$12.78	\$14.20	\$15.62	\$17.04	\$18.46	\$19.88	\$21.30
35-39	\$2.02	\$4.04	\$6.06	\$8.08	\$10.10	\$12.12	\$14.14	\$16.16	\$18.18	\$20.20	\$22.22	\$24.24	\$26.26	\$28.28	\$30.30
40-44	\$3.02	\$6.04	\$9.06	\$12.08	\$15.10	\$18.12	\$21.14	\$24.16	\$27.18	\$30.20	\$33.22	\$36.24	\$39.26	\$42.28	\$45.30
45-49	\$4.92	\$9.84	\$14.76	\$19.68	\$24.60	\$29.52	\$34.44	\$39.36	\$44.28	\$49.20	\$54.12	\$59.04	\$63.96	\$68.88	\$73.80
50-54	\$8.12	\$16.24	\$24.36	\$32.48	\$40.60	\$48.72	\$56.84	\$64.96	\$73.08	\$81.20	\$89.32	\$97.44	\$105.56	\$113.68	\$121.80
55-59	\$12.65	\$25.30	\$37.95	\$50.60	\$63.25	\$75.90	\$88.55	\$101.20	\$113.85	\$126.50	\$139.15	\$151.80	\$164.45	\$177.10	\$189.75
60-64	\$21.32	\$42.64	\$63.96	\$85.28	\$106.60	\$127.92	\$149.24	\$170.56	\$191.88	\$213.20	\$234.52	\$255.84	\$277.16	\$298.48	\$319.80

Male, smoker

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
Under 25	\$1.36	\$2.72	\$4.08	\$5.44	\$6.80	\$8.16	\$9.52	\$10.88	\$12.24	\$13.60	\$14.96	\$16.32	\$17.68	\$19.04	\$20.40
25-29	\$1.36	\$2.72	\$4.08	\$5.44	\$6.80	\$8.16	\$9.52	\$10.88	\$12.24	\$13.60	\$14.96	\$16.32	\$17.68	\$19.04	\$20.40
30-34	\$2.06	\$4.12	\$6.18	\$8.24	\$10.30	\$12.36	\$14.42	\$16.48	\$18.54	\$20.60	\$22.66	\$24.72	\$26.78	\$28.84	\$30.90
35-39	\$2.94	\$5.88	\$8.82	\$11.76	\$14.70	\$17.64	\$20.58	\$23.52	\$26.46	\$29.40	\$32.34	\$35.28	\$38.22	\$41.16	\$44.10
40-44	\$5.08	\$10.16	\$15.24	\$20.32	\$25.40	\$30.48	\$35.56	\$40.64	\$45.72	\$50.80	\$55.88	\$60.96	\$66.04	\$71.12	\$76.20
45-49	\$10.08	\$20.16	\$30.24	\$40.32	\$50.40	\$60.48	\$70.56	\$80.64	\$90.72	\$100.80	\$110.88	\$120.96	\$131.04	\$141.12	\$151.20
50-54	\$18.53	\$37.06	\$55.59	\$74.12	\$92.65	\$111.18	\$129.71	\$148.24	\$166.77	\$185.30	\$203.83	\$222.36	\$240.89	\$259.42	\$277.95
55-59	\$31.30	\$62.60	\$93.90	\$125.20	\$156.50	\$187.80	\$219.10	\$250.40	\$281.70	\$313.00	\$344.30	\$375.60	\$406.90	\$438.20	\$469.50

60-64	\$51.15	\$102.30	\$153.45	\$204.60	\$255.75	\$306.90	\$358.05	\$409.20	\$460.35	\$511.50	\$562.65	\$613.80	\$664.95	\$716.10	\$767.25
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Female, non-smoker

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
Under 25	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00
25-29	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50
30-34	\$1.67	\$3.34	\$5.01	\$6.68	\$8.35	\$10.02	\$11.69	\$13.36	\$15.03	\$16.70	\$18.37	\$20.04	\$21.71	\$23.38	\$25.05
35-39	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	\$23.00	\$25.30	\$27.60	\$29.90	\$32.20	\$34.50
40-44	\$3.24	\$6.48	\$9.72	\$12.96	\$16.20	\$19.44	\$22.68	\$25.92	\$29.16	\$32.40	\$35.64	\$38.88	\$42.12	\$45.36	\$48.60
45-49	\$4.52	\$9.04	\$13.56	\$18.08	\$22.60	\$27.12	\$31.64	\$36.16	\$40.68	\$45.20	\$49.72	\$54.24	\$58.76	\$63.28	\$67.80
50-54	\$6.37	\$12.74	\$19.11	\$25.48	\$31.85	\$38.22	\$44.59	\$50.96	\$57.33	\$63.70	\$70.07	\$76.44	\$82.81	\$89.18	\$95.55
55-59	\$8.74	\$17.48	\$26.22	\$34.96	\$43.70	\$52.44	\$61.18	\$69.92	\$78.66	\$87.40	\$96.14	\$104.88	\$113.62	\$122.36	\$131.10
60-64	\$12.56	\$25.12	\$37.68	\$50.72	\$62.80	\$75.36	\$87.92	\$100.48	\$113.04	\$125.60	\$138.16	\$150.72	\$163.28	\$175.84	\$188.40

Female, smoker

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
Under 25	\$1.36	\$2.72	\$4.08	\$5.44	\$6.80	\$8.16	\$9.52	\$10.88	\$12.24	\$13.60	\$14.96	\$16.32	\$17.68	\$19.04	\$20.40
25-29	\$1.36	\$2.72	\$4.08	\$5.44	\$6.80	\$8.16	\$9.52	\$10.88	\$12.24	\$13.60	\$14.96	\$16.32	\$17.68	\$19.04	\$20.40
30-34	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00	\$26.40	\$28.80	\$31.20	\$33.60	\$36.00
35-39	\$3.42	\$6.84	\$10.26	\$13.68	\$17.10	\$20.52	\$23.94	\$27.36	\$30.78	\$34.20	\$37.62	\$41.04	\$44.46	\$47.88	\$51.30
40-44	\$5.94	\$11.88	\$17.82	\$23.76	\$29.70	\$35.64	\$41.58	\$47.52	\$53.46	\$59.40	\$65.34	\$71.28	\$77.22	\$83.16	\$89.10
45-49	\$9.26	\$18.52	\$27.78	\$37.04	\$46.30	\$55.56	\$64.82	\$74.08	\$83.34	\$92.60	\$101.86	\$111.12	\$120.38	\$129.64	\$138.90
50-54	\$12.95	\$25.90	\$38.85	\$51.80	\$64.75	\$77.70	\$90.65	\$103.60	\$116.55	\$129.50	\$142.45	\$155.40	\$168.35	\$181.30	\$194.25
55-59	\$19.60	\$39.20	\$58.80	\$78.40	\$98.00	\$117.60	\$137.20	\$156.80	\$176.40	\$196.00	\$215.60	\$235.20	\$254.80	\$274.40	\$294.00
60-64	\$27.68	\$55.36	\$83.04	\$110.72	\$138.40	\$166.08	\$193.76	\$221.44	\$249.12	\$276.80	\$304.48	\$332.16	\$359.84	\$387.52	\$415.12

Protect yourself with PSAC-Ci