

Group Critical Illness Insurance rates

for Better Business Bureau of the Maritime Provinces

February 2010

Group Critical Illness Insurance

Monthly rates per \$10,000 - 19 conditions

Age Band	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
Under 30	\$1.66	\$1.92	\$1.54	\$1.74
30 - 34	2.27	3.11	2.69	3.56
35 - 39	2.77	3.94	3.30	5.04
40 - 44	3.94	6.60	4.36	7.92
45 - 49	6.44	12.74	6.10	12.44
50 - 54	10.27	23.32	8.07	17.29
55 - 59	16.08	39.06	10.77	22.41
60 - 64	26.31	62.38	15.17	28.70

Rates are subject to change and applicable provincial sales tax.
Premium increases as you move into the next age band.

How to calculate your premium

Example - male, age 40, non-smoker

1. Determine the amount of coverage you want.	\$50,000
2. Express it as units per \$10,000 of coverage.	$\$50,000 / \$10,000 = 5 \text{ units}$
3. Locate the premium rate on the table based on your age and smoking status.	\$3.94
4. Multiply the units of coverage by your premium rate and obtain your monthly premium.	$5 \times \$3.94 = \19.70

Plus applicable provincial sales tax.

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