

2022 Optional Critical Illness Insurance Rates

If you're a regular or fixed term employee, you can enroll yourself and your eligible dependents in Optional Critical Illness Insurance coverage. You pay the full cost of coverage on an after-tax basis. Your cost for 2022 is based on the coverage level selected, your age as of December 31, 2021, and your tobacco or nicotine use status. Contributions are per pay period deducted 26 times per year.

Rates are based on \$15,000 of coverage.

	You	You + spouse ¹	You + children	You + spouse ¹ + children
If you do not use tobacco				
<25	\$0.83	\$1.52	\$1.04	\$1.73
25–29	\$0.90	\$1.73	\$1.11	\$1.94
30–34	\$1.32	\$2.63	\$1.52	\$2.84
35–39	\$1.80	\$3.74	\$2.01	\$3.95
40–44	\$2.91	\$5.82	\$3.05	\$6.02
45–49	\$4.29	\$8.65	\$4.43	\$8.86
50–54	\$5.82	\$11.98	\$6.02	\$12.18
55–59	\$8.24	\$17.10	\$8.45	\$17.31
60–64	\$11.49	\$24.30	\$11.70	\$24.51
65–69	\$17.52	\$36.90	\$17.72	\$37.18
70+	\$26.93	\$56.28	\$27.14	\$56.49
If you use tobacco				
<25	\$1.25	\$2.49	\$1.45	\$2.70
25–29	\$1.45	\$2.98	\$1.66	\$3.18
30–34	\$2.22	\$4.43	\$2.42	\$4.64
35–39	\$3.18	\$6.44	\$3.39	\$6.72
40–44	\$5.12	\$10.32	\$5.33	\$10.45
45–49	\$7.62	\$15.51	\$7.82	\$15.72
50–54	\$10.45	\$21.39	\$10.66	\$21.60
55–59	\$14.88	\$30.74	\$15.09	\$30.95
60–64	\$20.63	\$43.48	\$20.84	\$43.68
65–69	\$31.78	\$66.81	\$31.98	\$67.02
70+	\$48.60	\$101.63	\$48.88	\$101.84

¹ Includes domestic partner.