

# UNUM CORPORATION LIFESTYLE LIFE RATES

## ESC REGION 11 BENEFITS COOPERATIVE

### Monthly Payroll Deduction

#### EMPLOYEE

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000
<b>Age Band</b>									
0-24	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$3.15	\$4.50	\$5.85	\$6.75
25-29	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$3.15	\$4.50	\$5.85	\$6.75
30-34	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$4.20	\$6.00	\$7.80	\$9.00
35-39	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$4.90	\$7.00	\$9.10	\$10.50
40-44	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$5.60	\$8.00	\$10.40	\$12.00
45-49	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$8.40	\$12.00	\$15.60	\$18.00
50-54	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$14.00	\$20.00	\$26.00	\$30.00
55-59	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$23.10	\$33.00	\$42.90	\$49.50
60-64	\$5.10	\$10.20	\$15.30	\$20.40	\$25.50	\$35.70	\$51.00	\$66.30	\$76.50
65-69	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50	\$66.50	\$95.00	\$123.50	\$142.50
70-74	\$15.50	\$31.00	\$46.50	\$62.00	\$77.50	\$108.50	\$155.00	\$201.50	\$232.50
75+	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$144.20	\$206.00	\$267.80	\$309.00

**\$230,000 IS THE MAXIMUM THAT MAY BE ISSUED WITHOUT ANSWERING HEALTH QUESTIONS**

#### **EMPLOYEE ONLY ACCIDENTAL DEATH & DISMEMBERMENT RATES:**

0-79+	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.80	\$4.00	\$5.20	\$6.00
-------	--------	--------	--------	--------	--------	--------	--------	--------	--------

#### SPOUSE

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000
<b>Age Band</b>									
0-24	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$3.15	\$4.50	\$5.85	\$6.75
25-29	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$3.15	\$4.50	\$5.85	\$6.75
30-34	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$4.20	\$6.00	\$7.80	\$9.00
35-39	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$4.90	\$7.00	\$9.10	\$10.50
40-44	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$5.60	\$8.00	\$10.40	\$12.00
45-49	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$8.40	\$12.00	\$15.60	\$18.00
50-54	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$14.00	\$20.00	\$26.00	\$30.00
55-59	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$23.10	\$33.00	\$42.90	\$49.50
60-64	\$5.10	\$10.20	\$15.30	\$20.40	\$25.50	\$35.70	\$51.00	\$66.30	\$76.50
65-69	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50	\$66.50	\$95.00	\$123.50	\$142.50
70-74	\$15.50	\$31.00	\$46.50	\$62.00	\$77.50	\$108.50	\$155.00	\$201.50	\$232.50
75+	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$144.20	\$206.00	\$267.80	\$309.00

**\$50,000 IS THE MAXIMUM THAT MAY BE ISSUED WITHOUT ANSWERING HEALTH QUESTIONS**

#### CHILD(REN)\*

\$5,000	\$10,000
\$0.90	\$1.80

\*NOTE: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.

#### **FAMILY ACCIDENTAL DEATH & DISMEMBERMENT RATES:**

\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000
\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$4.90	\$7.00	\$9.10	\$10.50

NOTE: FINAL RATES MAY VARY SLIGHTLY DUE TO ROUNDING. THESE GRIDS ARE PRICES OF FREQUENTLY SELECTED AMOUNTS. YOU MAY CHOOSE ANY INCREMENT OF \$10,000 UP TO \$500,000 (NOT TO EXCEED 5 TIMES YOUR ANNUAL SALARY). TO PURCHASE AN AMOUNT OTHER THAN THOSE LEVELS INDICATED ABOVE, SIMPLY COMPLETE THE FOLLOWING.

$$\text{\# of 10,000 units} \times \text{Your age cost per 10,000 unit} = \text{MONTHLY COST}$$

\* AGE = AGE ON POLICY ANNIVERSARY