

Voluntary Term Life and AD&D Benefits

All Amounts of Voluntary AD&D are Guaranteed Issue

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments.

Payroll Deduction Illustration: Monthly Employee Options

Life	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +	AD&D
\$10,000	\$0.50	\$0.50	\$0.50	\$0.70	\$0.80	\$1.30	\$2.00	\$3.10	\$4.60	\$7.20	\$13.70	\$24.20	\$24.20	\$0.20
\$20,000	\$1.00	\$1.00	\$1.00	\$1.40	\$1.60	\$2.60	\$4.00	\$6.20	\$9.20	\$14.40	\$27.40	\$48.40	\$48.40	\$0.40
\$30,000	\$1.50	\$1.50	\$1.50	\$2.10	\$2.40	\$3.90	\$6.00	\$9.30	\$13.80	\$21.60	\$41.10	\$72.60	\$72.60	\$0.60
\$40,000	\$2.00	\$2.00	\$2.00	\$2.80	\$3.20	\$5.20	\$8.00	\$12.40	\$18.40	\$28.80	\$54.80	\$96.80	\$96.80	\$0.80
\$50,000	\$2.50	\$2.50	\$2.50	\$3.50	\$4.00	\$6.50	\$10.00	\$15.50	\$23.00	\$36.00	\$68.50	\$121.00	\$121.00	\$1.00
\$60,000	\$3.00	\$3.00	\$3.00	\$4.20	\$4.80	\$7.80	\$12.00	\$18.60	\$27.60	\$43.20	\$82.20	\$145.20	\$145.20	\$1.20
\$70,000	\$3.50	\$3.50	\$3.50	\$4.90	\$5.60	\$9.10	\$14.00	\$21.70	\$32.20	\$50.40	\$95.90	\$169.40	\$169.40	\$1.40
\$80,000	\$4.00	\$4.00	\$4.00	\$5.60	\$6.40	\$10.40	\$16.00	\$24.80	\$36.80	\$57.60	\$109.60	\$193.60	\$193.60	\$1.60
\$90,000	\$4.50	\$4.50	\$4.50	\$6.30	\$7.20	\$11.70	\$18.00	\$27.90	\$41.40	\$64.80	\$123.30	\$217.80	\$217.80	\$1.80
\$100,000	\$5.00	\$5.00	\$5.00	\$7.00	\$8.00	\$13.00	\$20.00	\$31.00	\$46.00	\$72.00	\$137.00	\$242.00	\$242.00	\$2.00
\$110,000	\$5.50	\$5.50	\$5.50	\$7.70	\$8.80	\$14.30	\$22.00	\$34.10	\$50.60	\$79.20	\$150.70	\$266.20	\$266.20	\$2.20
\$120,000	\$6.00	\$6.00	\$6.00	\$8.40	\$9.60	\$15.60	\$24.00	\$37.20	\$55.20	\$86.40	\$164.40	\$290.40	\$290.40	\$2.40
\$130,000	\$6.50	\$6.50	\$6.50	\$9.10	\$10.40	\$16.90	\$26.00	\$40.30	\$59.80	\$93.60	\$178.10	\$314.60	\$314.60	\$2.60
\$140,000	\$7.00	\$7.00	\$7.00	\$9.80	\$11.20	\$18.20	\$28.00	\$43.40	\$64.40	\$100.80	\$191.80	\$338.80	\$338.80	\$2.80
\$150,000	\$7.50	\$7.50	\$7.50	\$10.50	\$12.00	\$19.50	\$30.00	\$46.50	\$69.00	\$108.00	\$205.50	\$363.00	\$363.00	\$3.00
\$160,000	\$8.00	\$8.00	\$8.00	\$11.20	\$12.80	\$20.80	\$32.00	\$49.60	\$73.60	\$115.20	\$219.20	\$387.20	\$387.20	\$3.20
\$170,000	\$8.50	\$8.50	\$8.50	\$11.90	\$13.60	\$22.10	\$34.00	\$52.70	\$78.20	\$122.40	\$232.90	\$411.40	\$411.40	\$3.40
\$180,000	\$9.00	\$9.00	\$9.00	\$12.60	\$14.40	\$23.40	\$36.00	\$55.80	\$82.80	\$129.60	\$246.60	\$435.60	\$435.60	\$3.60
\$190,000	\$9.50	\$9.50	\$9.50	\$13.30	\$15.20	\$24.70	\$38.00	\$58.90	\$87.40	\$136.80	\$260.30	\$459.80	\$459.80	\$3.80
\$200,000	\$10.00	\$10.00	\$10.00	\$14.00	\$16.00	\$26.00	\$40.00	\$62.00	\$92.00	\$144.00	\$274.00	\$484.00	\$484.00	\$4.00
\$210,000	\$10.50	\$10.50	\$10.50	\$14.70	\$16.80	\$27.30	\$42.00	\$65.10	\$96.60	\$151.20	\$287.70	\$508.20	\$508.20	\$4.20
\$220,000	\$11.00	\$11.00	\$11.00	\$15.40	\$17.60	\$28.60	\$44.00	\$68.20	\$101.20	\$158.40	\$301.40	\$532.40	\$532.40	\$4.40
\$230,000	\$11.50	\$11.50	\$11.50	\$16.10	\$18.40	\$29.90	\$46.00	\$71.30	\$105.80	\$165.60	\$315.10	\$556.60	\$556.60	\$4.60
\$240,000	\$12.00	\$12.00	\$12.00	\$16.80	\$19.20	\$31.20	\$48.00	\$74.40	\$110.40	\$172.80	\$328.80	\$580.80	\$580.80	\$4.80
\$250,000	\$12.50	\$12.50	\$12.50	\$17.50	\$20.00	\$32.50	\$50.00	\$77.50	\$115.00	\$180.00	\$342.50	\$605.00	\$605.00	\$5.00
The Voluntary Life amounts below require Statement of Insurability form														
\$260,000	\$13.00	\$13.00	\$13.00	\$18.20	\$20.80	\$33.80	\$52.00	\$80.60	\$119.60	\$187.20	\$356.20	\$629.20	\$629.20	\$5.20
\$270,000	\$13.50	\$13.50	\$13.50	\$18.90	\$21.60	\$35.10	\$54.00	\$83.70	\$124.20	\$194.40	\$369.90	\$653.40	\$653.40	\$5.40
\$280,000	\$14.00	\$14.00	\$14.00	\$19.60	\$22.40	\$36.40	\$56.00	\$86.80	\$128.80	\$201.60	\$383.60	\$677.60	\$677.60	\$5.60
\$290,000	\$14.50	\$14.50	\$14.50	\$20.30	\$23.20	\$37.70	\$58.00	\$89.90	\$133.40	\$208.80	\$397.30	\$701.80	\$701.80	\$5.80
\$300,000	\$15.00	\$15.00	\$15.00	\$21.00	\$24.00	\$39.00	\$60.00	\$93.00	\$138.00	\$216.00	\$411.00	\$726.00	\$726.00	\$6.00
\$310,000	\$15.50	\$15.50	\$15.50	\$21.70	\$24.80	\$40.30	\$62.00	\$96.10	\$142.60	\$223.20	\$424.70	\$750.20	\$750.20	\$6.20
\$320,000	\$16.00	\$16.00	\$16.00	\$22.40	\$25.60	\$41.60	\$64.00	\$99.20	\$147.20	\$230.40	\$438.40	\$774.40	\$774.40	\$6.40
\$330,000	\$16.50	\$16.50	\$16.50	\$23.10	\$26.40	\$42.90	\$66.00	\$102.30	\$151.80	\$237.60	\$452.10	\$798.60	\$798.60	\$6.60
\$340,000	\$17.00	\$17.00	\$17.00	\$23.80	\$27.20	\$44.20	\$68.00	\$105.40	\$156.40	\$244.80	\$465.80	\$822.80	\$822.80	\$6.80
\$350,000	\$17.50	\$17.50	\$17.50	\$24.50	\$28.00	\$45.50	\$70.00	\$108.50	\$161.00	\$252.00	\$479.50	\$847.00	\$847.00	\$7.00
\$360,000	\$18.00	\$18.00	\$18.00	\$25.20	\$28.80	\$46.80	\$72.00	\$111.60	\$165.60	\$259.20	\$493.20	\$871.20	\$871.20	\$7.20
\$370,000	\$18.50	\$18.50	\$18.50	\$25.90	\$29.60	\$48.10	\$74.00	\$114.70	\$170.20	\$266.40	\$506.90	\$895.40	\$895.40	\$7.40
\$380,000	\$19.00	\$19.00	\$19.00	\$26.60	\$30.40	\$49.40	\$76.00	\$117.80	\$174.80	\$273.60	\$520.60	\$919.60	\$919.60	\$7.60

Note: Premiums are based on your age as of 09/01 and amount of coverage chosen.

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Voluntary Term Life and AD&D Benefits

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Payroll Deduction Illustration: Monthly Employee Options

Life	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +	AD&D
\$390,000	\$19.50	\$19.50	\$19.50	\$27.30	\$31.20	\$50.70	\$78.00	\$120.90	\$179.40	\$280.80	\$534.30	\$943.80	\$943.80	\$7.80
\$400,000	\$20.00	\$20.00	\$20.00	\$28.00	\$32.00	\$52.00	\$80.00	\$124.00	\$184.00	\$288.00	\$548.00	\$968.00	\$968.00	\$8.00
\$410,000	\$20.50	\$20.50	\$20.50	\$28.70	\$32.80	\$53.30	\$82.00	\$127.10	\$188.60	\$295.20	\$561.70	\$992.20	\$992.20	\$8.20
\$420,000	\$21.00	\$21.00	\$21.00	\$29.40	\$33.60	\$54.60	\$84.00	\$130.20	\$193.20	\$302.40	\$575.40	\$1,016.40	\$1,016.40	\$8.40
\$430,000	\$21.50	\$21.50	\$21.50	\$30.10	\$34.40	\$55.90	\$86.00	\$133.30	\$197.80	\$309.60	\$589.10	\$1,040.60	\$1,040.60	\$8.60
\$440,000	\$22.00	\$22.00	\$22.00	\$30.80	\$35.20	\$57.20	\$88.00	\$136.40	\$202.40	\$316.80	\$602.80	\$1,064.80	\$1,064.80	\$8.80
\$450,000	\$22.50	\$22.50	\$22.50	\$31.50	\$36.00	\$58.50	\$90.00	\$139.50	\$207.00	\$324.00	\$616.50	\$1,089.00	\$1,089.00	\$9.00
\$460,000	\$23.00	\$23.00	\$23.00	\$32.20	\$36.80	\$59.80	\$92.00	\$142.60	\$211.60	\$331.20	\$630.20	\$1,113.20	\$1,113.20	\$9.20
\$470,000	\$23.50	\$23.50	\$23.50	\$32.90	\$37.60	\$61.10	\$94.00	\$145.70	\$216.20	\$338.40	\$643.90	\$1,137.40	\$1,137.40	\$9.40
\$480,000	\$24.00	\$24.00	\$24.00	\$33.60	\$38.40	\$62.40	\$96.00	\$148.80	\$220.80	\$345.60	\$657.60	\$1,161.60	\$1,161.60	\$9.60
\$490,000	\$24.50	\$24.50	\$24.50	\$34.30	\$39.20	\$63.70	\$98.00	\$151.90	\$225.40	\$352.80	\$671.30	\$1,185.80	\$1,185.80	\$9.80
\$500,000	\$25.00	\$25.00	\$25.00	\$35.00	\$40.00	\$65.00	\$100.00	\$155.00	\$230.00	\$360.00	\$685.00	\$1,210.00	\$1,210.00	\$10.00

Note: Premiums are based on your age as of 09/01 and amount of coverage chosen.

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Voluntary Term Life and AD&D Benefits

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Payroll Deduction Illustration: Monthly Spouse Options

Life	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +	AD&D
\$10,000	\$0.50	\$0.50	\$0.50	\$0.70	\$0.80	\$1.30	\$2.00	\$3.10	\$4.60	\$7.20	\$13.70	\$24.20	\$24.20	\$0.20
\$20,000	\$1.00	\$1.00	\$1.00	\$1.40	\$1.60	\$2.60	\$4.00	\$6.20	\$9.20	\$14.40	\$27.40	\$48.40	\$48.40	\$0.40
\$30,000	\$1.50	\$1.50	\$1.50	\$2.10	\$2.40	\$3.90	\$6.00	\$9.30	\$13.80	\$21.60	\$41.10	\$72.60	\$72.60	\$0.60
\$40,000	\$2.00	\$2.00	\$2.00	\$2.80	\$3.20	\$5.20	\$8.00	\$12.40	\$18.40	\$28.80	\$54.80	\$96.80	\$96.80	\$0.80
\$50,000	\$2.50	\$2.50	\$2.50	\$3.50	\$4.00	\$6.50	\$10.00	\$15.50	\$23.00	\$36.00	\$68.50	\$121.00	\$121.00	\$1.00
The Voluntary Life amounts below require Statement of Insurability form														
\$60,000	\$3.00	\$3.00	\$3.00	\$4.20	\$4.80	\$7.80	\$12.00	\$18.60	\$27.60	\$43.20	\$82.20	\$145.20	\$145.20	\$1.20
\$70,000	\$3.50	\$3.50	\$3.50	\$4.90	\$5.60	\$9.10	\$14.00	\$21.70	\$32.20	\$50.40	\$95.90	\$169.40	\$169.40	\$1.40
\$80,000	\$4.00	\$4.00	\$4.00	\$5.60	\$6.40	\$10.40	\$16.00	\$24.80	\$36.80	\$57.60	\$109.60	\$193.60	\$193.60	\$1.60
\$90,000	\$4.50	\$4.50	\$4.50	\$6.30	\$7.20	\$11.70	\$18.00	\$27.90	\$41.40	\$64.80	\$123.30	\$217.80	\$217.80	\$1.80
\$100,000	\$5.00	\$5.00	\$5.00	\$7.00	\$8.00	\$13.00	\$20.00	\$31.00	\$46.00	\$72.00	\$137.00	\$242.00	\$242.00	\$2.00
\$110,000	\$5.50	\$5.50	\$5.50	\$7.70	\$8.80	\$14.30	\$22.00	\$34.10	\$50.60	\$79.20	\$150.70	\$266.20	\$266.20	\$2.20
\$120,000	\$6.00	\$6.00	\$6.00	\$8.40	\$9.60	\$15.60	\$24.00	\$37.20	\$55.20	\$86.40	\$164.40	\$290.40	\$290.40	\$2.40
\$130,000	\$6.50	\$6.50	\$6.50	\$9.10	\$10.40	\$16.90	\$26.00	\$40.30	\$59.80	\$93.60	\$178.10	\$314.60	\$314.60	\$2.60
\$140,000	\$7.00	\$7.00	\$7.00	\$9.80	\$11.20	\$18.20	\$28.00	\$43.40	\$64.40	\$100.80	\$191.80	\$338.80	\$338.80	\$2.80
\$150,000	\$7.50	\$7.50	\$7.50	\$10.50	\$12.00	\$19.50	\$30.00	\$46.50	\$69.00	\$108.00	\$205.50	\$363.00	\$363.00	\$3.00
\$160,000	\$8.00	\$8.00	\$8.00	\$11.20	\$12.80	\$20.80	\$32.00	\$49.60	\$73.60	\$115.20	\$219.20	\$387.20	\$387.20	\$3.20
\$170,000	\$8.50	\$8.50	\$8.50	\$11.90	\$13.60	\$22.10	\$34.00	\$52.70	\$78.20	\$122.40	\$232.90	\$411.40	\$411.40	\$3.40
\$180,000	\$9.00	\$9.00	\$9.00	\$12.60	\$14.40	\$23.40	\$36.00	\$55.80	\$82.80	\$129.60	\$246.60	\$435.60	\$435.60	\$3.60
\$190,000	\$9.50	\$9.50	\$9.50	\$13.30	\$15.20	\$24.70	\$38.00	\$58.90	\$87.40	\$136.80	\$260.30	\$459.80	\$459.80	\$3.80
\$200,000	\$10.00	\$10.00	\$10.00	\$14.00	\$16.00	\$26.00	\$40.00	\$62.00	\$92.00	\$144.00	\$274.00	\$484.00	\$484.00	\$4.00
\$210,000	\$10.50	\$10.50	\$10.50	\$14.70	\$16.80	\$27.30	\$42.00	\$65.10	\$96.60	\$151.20	\$287.70	\$508.20	\$508.20	\$4.20
\$220,000	\$11.00	\$11.00	\$11.00	\$15.40	\$17.60	\$28.60	\$44.00	\$68.20	\$101.20	\$158.40	\$301.40	\$532.40	\$532.40	\$4.40
\$230,000	\$11.50	\$11.50	\$11.50	\$16.10	\$18.40	\$29.90	\$46.00	\$71.30	\$105.80	\$165.60	\$315.10	\$556.60	\$556.60	\$4.60
\$240,000	\$12.00	\$12.00	\$12.00	\$16.80	\$19.20	\$31.20	\$48.00	\$74.40	\$110.40	\$172.80	\$328.80	\$580.80	\$580.80	\$4.80
\$250,000	\$12.50	\$12.50	\$12.50	\$17.50	\$20.00	\$32.50	\$50.00	\$77.50	\$115.00	\$180.00	\$342.50	\$605.00	\$605.00	\$5.00
\$260,000	\$13.00	\$13.00	\$13.00	\$18.20	\$20.80	\$33.80	\$52.00	\$80.60	\$119.60	\$187.20	\$356.20	\$629.20	\$629.20	
\$270,000	\$13.50	\$13.50	\$13.50	\$18.90	\$21.60	\$35.10	\$54.00	\$83.70	\$124.20	\$194.40	\$369.90	\$653.40	\$653.40	
\$280,000	\$14.00	\$14.00	\$14.00	\$19.60	\$22.40	\$36.40	\$56.00	\$86.80	\$128.80	\$201.60	\$383.60	\$677.60	\$677.60	
\$290,000	\$14.50	\$14.50	\$14.50	\$20.30	\$23.20	\$37.70	\$58.00	\$89.90	\$133.40	\$208.80	\$397.30	\$701.80	\$701.80	
\$300,000	\$15.00	\$15.00	\$15.00	\$21.00	\$24.00	\$39.00	\$60.00	\$93.00	\$138.00	\$216.00	\$411.00	\$726.00	\$726.00	
\$310,000	\$15.50	\$15.50	\$15.50	\$21.70	\$24.80	\$40.30	\$62.00	\$96.10	\$142.60	\$223.20	\$424.70	\$750.20	\$750.20	
\$320,000	\$16.00	\$16.00	\$16.00	\$22.40	\$25.60	\$41.60	\$64.00	\$99.20	\$147.20	\$230.40	\$438.40	\$774.40	\$774.40	
\$330,000	\$16.50	\$16.50	\$16.50	\$23.10	\$26.40	\$42.90	\$66.00	\$102.30	\$151.80	\$237.60	\$452.10	\$798.60	\$798.60	
\$340,000	\$17.00	\$17.00	\$17.00	\$23.80	\$27.20	\$44.20	\$68.00	\$105.40	\$156.40	\$244.80	\$465.80	\$822.80	\$822.80	
\$350,000	\$17.50	\$17.50	\$17.50	\$24.50	\$28.00	\$45.50	\$70.00	\$108.50	\$161.00	\$252.00	\$479.50	\$847.00	\$847.00	
\$360,000	\$18.00	\$18.00	\$18.00	\$25.20	\$28.80	\$46.80	\$72.00	\$111.60	\$165.60	\$259.20	\$493.20	\$871.20	\$871.20	
\$370,000	\$18.50	\$18.50	\$18.50	\$25.90	\$29.60	\$48.10	\$74.00	\$114.70	\$170.20	\$266.40	\$506.90	\$895.40	\$895.40	
\$380,000	\$19.00	\$19.00	\$19.00	\$26.60	\$30.40	\$49.40	\$76.00	\$117.80	\$174.80	\$273.60	\$520.60	\$919.60	\$919.60	
\$390,000	\$19.50	\$19.50	\$19.50	\$27.30	\$31.20	\$50.70	\$78.00	\$120.90	\$179.40	\$280.80	\$534.30	\$943.80	\$943.80	

Note: Spouse premiums are based on your age as of 09/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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All amounts of Voluntary AD&D are Guaranteed Issue

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Payroll Deduction Illustration: Monthly Spouse Options

Life	Payroll Deduction Illustration: Monthly Spouse Options													AD&D
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +	
\$400,000	\$20.00	\$20.00	\$20.00	\$28.00	\$32.00	\$52.00	\$80.00	\$124.00	\$184.00	\$288.00	\$548.00	\$968.00	\$968.00	
\$410,000	\$20.50	\$20.50	\$20.50	\$28.70	\$32.80	\$53.30	\$82.00	\$127.10	\$188.60	\$295.20	\$561.70	\$992.20	\$992.20	
\$420,000	\$21.00	\$21.00	\$21.00	\$29.40	\$33.60	\$54.60	\$84.00	\$130.20	\$193.20	\$302.40	\$575.40	\$1,016.40	\$1,016.40	
\$430,000	\$21.50	\$21.50	\$21.50	\$30.10	\$34.40	\$55.90	\$86.00	\$133.30	\$197.80	\$309.60	\$589.10	\$1,040.60	\$1,040.60	
\$440,000	\$22.00	\$22.00	\$22.00	\$30.80	\$35.20	\$57.20	\$88.00	\$136.40	\$202.40	\$316.80	\$602.80	\$1,064.80	\$1,064.80	
\$450,000	\$22.50	\$22.50	\$22.50	\$31.50	\$36.00	\$58.50	\$90.00	\$139.50	\$207.00	\$324.00	\$616.50	\$1,089.00	\$1,089.00	
\$460,000	\$23.00	\$23.00	\$23.00	\$32.20	\$36.80	\$59.80	\$92.00	\$142.60	\$211.60	\$331.20	\$630.20	\$1,113.20	\$1,113.20	
\$470,000	\$23.50	\$23.50	\$23.50	\$32.90	\$37.60	\$61.10	\$94.00	\$145.70	\$216.20	\$338.40	\$643.90	\$1,137.40	\$1,137.40	
\$480,000	\$24.00	\$24.00	\$24.00	\$33.60	\$38.40	\$62.40	\$96.00	\$148.80	\$220.80	\$345.60	\$657.60	\$1,161.60	\$1,161.60	
\$490,000	\$24.50	\$24.50	\$24.50	\$34.30	\$39.20	\$63.70	\$98.00	\$151.90	\$225.40	\$352.80	\$671.30	\$1,185.80	\$1,185.80	
\$500,000	\$25.00	\$25.00	\$25.00	\$35.00	\$40.00	\$65.00	\$100.00	\$155.00	\$230.00	\$360.00	\$685.00	\$1,210.00	\$1,210.00	

Child Options

Life	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$5,000	\$1,000	\$0.50
Option 2:	\$10,000	\$1,000	\$1.00
AD&D	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$5,000	\$1,000	\$0.05
Option 2:	\$10,000	\$1,000	\$0.10

Note: Spouse premiums are based on your age as of 09/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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