

What you need to know about your Voluntary Term Life Benefits

Flexible Options: Employee: \$10,000 to \$500,000, in \$10,000 increments
Spouse under age 70: \$10,000 to \$500,000, in \$10,000 increments, not to exceed 100% of the employee's amount

Guaranteed Issue: Employee: \$200,000 Spouse: \$50,000 Child: \$10,000

Dependent Life Coverage: Optional dependent life coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren).

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Guaranteed Increase In Benefit: You may be eligible to increase your coverage annually until you reach your maximum amount without providing evidence of insurability.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of dependent life insurance will reduce according to the employee's reduction schedule.

Age:	65	70	75
Reduces To:	65%	50%	25%

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+
\$10,000	\$0.50	\$0.50	\$0.50	\$0.70	\$0.80	\$1.00	\$1.40	\$2.40	\$3.90	\$5.90	\$8.26	\$10.30	\$14.70
\$20,000	\$1.00	\$1.00	\$1.00	\$1.40	\$1.60	\$2.00	\$2.80	\$4.80	\$7.80	\$11.80	\$16.52	\$20.60	\$29.40
\$30,000	\$1.50	\$1.50	\$1.50	\$2.10	\$2.40	\$3.00	\$4.20	\$7.20	\$11.70	\$17.70	\$24.78	\$30.90	\$44.10
\$40,000	\$2.00	\$2.00	\$2.00	\$2.80	\$3.20	\$4.00	\$5.60	\$9.60	\$15.60	\$23.60	\$33.04	\$41.20	\$58.80
\$50,000	\$2.50	\$2.50	\$2.50	\$3.50	\$4.00	\$5.00	\$7.00	\$12.00	\$19.50	\$29.50	\$41.30	\$51.50	\$73.50
\$80,000	\$4.00	\$4.00	\$4.00	\$5.60	\$6.40	\$8.00	\$11.20	\$19.20	\$31.20	\$47.20	\$66.08	\$82.40	\$117.60
\$90,000	\$4.50	\$4.50	\$4.50	\$6.30	\$7.20	\$9.00	\$12.60	\$21.60	\$35.10	\$53.10	\$74.34	\$92.70	\$132.30
\$100,000	\$5.00	\$5.00	\$5.00	\$7.00	\$8.00	\$10.00	\$14.00	\$24.00	\$39.00	\$59.00	\$82.60	\$103.00	\$147.00
\$150,000	\$7.50	\$7.50	\$7.50	\$10.50	\$12.00	\$15.00	\$21.00	\$36.00	\$58.50	\$88.50	\$123.90	\$154.50	\$220.50
\$200,000	\$10.00	\$10.00	\$10.00	\$14.00	\$16.00	\$20.00	\$28.00	\$48.00	\$78.00	\$118.00	\$165.20	\$206.00	\$294.00

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+
\$10,000	\$0.50	\$0.50	\$0.50	\$0.70	\$0.80	\$1.00	\$1.40	\$2.40	\$3.90	\$5.90	\$8.26	\$10.30	\$14.70
\$20,000	\$1.00	\$1.00	\$1.00	\$1.40	\$1.60	\$2.00	\$2.80	\$4.80	\$7.80	\$11.80	\$16.52	\$20.60	\$29.40
\$30,000	\$1.50	\$1.50	\$1.50	\$2.10	\$2.40	\$3.00	\$4.20	\$7.20	\$11.70	\$17.70	\$24.78	\$30.90	\$44.10
\$40,000	\$2.00	\$2.00	\$2.00	\$2.80	\$3.20	\$4.00	\$5.60	\$9.60	\$15.60	\$23.60	\$33.04	\$41.20	\$58.80
\$50,000	\$2.50	\$2.50	\$2.50	\$3.50	\$4.00	\$5.00	\$7.00	\$12.00	\$19.50	\$29.50	\$41.30	\$51.50	\$73.50

Child Options

Life	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$10,000	\$1,000	\$1.80

Note: Employee and 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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