

Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$1,000.

Payroll Deduction Illustration: 2 Times Per Month Employee Options

Life & 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 +
\$10,000	\$0.23	\$0.23	\$0.23	\$0.37	\$0.58	\$0.84	\$1.31	\$2.05	\$3.14	\$4.71	\$7.98	\$14.21	\$14.21
\$20,000	\$0.46	\$0.46	\$0.46	\$0.73	\$1.15	\$1.67	\$2.62	\$4.10	\$6.27	\$9.42	\$15.95	\$28.42	\$28.42
\$30,000	\$0.69	\$0.69	\$0.69	\$1.10	\$1.73	\$2.51	\$3.93	\$6.15	\$9.41	\$14.13	\$23.93	\$42.63	\$42.63
\$40,000	\$0.92	\$0.92	\$0.92	\$1.46	\$2.30	\$3.34	\$5.24	\$8.20	\$12.54	\$18.84	\$31.90	\$56.84	\$56.84
\$50,000	\$1.15	\$1.15	\$1.15	\$1.83	\$2.88	\$4.18	\$6.55	\$10.25	\$15.68	\$23.55	\$39.88	\$71.05	\$71.05
\$60,000	\$1.38	\$1.38	\$1.38	\$2.19	\$3.45	\$5.01	\$7.86	\$12.30	\$18.81	\$28.26	\$47.85	\$85.26	\$85.26
\$70,000	\$1.61	\$1.61	\$1.61	\$2.56	\$4.03	\$5.85	\$9.17	\$14.35	\$21.95	\$32.97	\$55.83	\$99.47	\$99.47
\$80,000	\$1.84	\$1.84	\$1.84	\$2.92	\$4.60	\$6.68	\$10.48	\$16.40	\$25.08	\$37.68	\$63.80	\$113.68	\$113.68
\$90,000	\$2.07	\$2.07	\$2.07	\$3.29	\$5.18	\$7.52	\$11.79	\$18.45	\$28.22	\$42.39	\$71.78	\$127.89	\$127.89
\$100,000	\$2.30	\$2.30	\$2.30	\$3.65	\$5.75	\$8.35	\$13.10	\$20.50	\$31.35	\$47.10	\$79.75	\$142.10	\$142.10
\$110,000	\$2.53	\$2.53	\$2.53	\$4.02	\$6.33	\$9.19	\$14.41	\$22.55	\$34.49	\$51.81	\$87.73	\$156.31	\$156.31
\$120,000	\$2.76	\$2.76	\$2.76	\$4.38	\$6.90	\$10.02	\$15.72	\$24.60	\$37.62	\$56.52	\$95.70	\$170.52	\$170.52
\$130,000	\$2.99	\$2.99	\$2.99	\$4.75	\$7.48	\$10.86	\$17.03	\$26.65	\$40.76	\$61.23	\$103.68	\$184.73	\$184.73
\$140,000	\$3.22	\$3.22	\$3.22	\$5.11	\$8.05	\$11.69	\$18.34	\$28.70	\$43.89	\$65.94	\$111.65	\$198.94	\$198.94
\$150,000	\$3.45	\$3.45	\$3.45	\$5.48	\$8.63	\$12.53	\$19.65	\$30.75	\$47.03	\$70.65	\$119.63	\$213.15	\$213.15
\$160,000	\$3.68	\$3.68	\$3.68	\$5.84	\$9.20	\$13.36	\$20.96	\$32.80	\$50.16	\$75.36	\$127.60	\$227.36	\$227.36
\$170,000	\$3.91	\$3.91	\$3.91	\$6.21	\$9.78	\$14.20	\$22.27	\$34.85	\$53.30	\$80.07	\$135.58	\$241.57	\$241.57
\$180,000	\$4.14	\$4.14	\$4.14	\$6.57	\$10.35	\$15.03	\$23.58	\$36.90	\$56.43	\$84.78	\$143.55	\$255.78	\$255.78
\$190,000	\$4.37	\$4.37	\$4.37	\$6.94	\$10.93	\$15.87	\$24.89	\$38.95	\$59.57	\$89.49	\$151.53	\$269.99	\$269.99
\$200,000	\$4.60	\$4.60	\$4.60	\$7.30	\$11.50	\$16.70	\$26.20	\$41.00	\$62.70	\$94.20	\$159.50	\$284.20	\$284.20
The amounts below require Statement of Insurability form													
\$210,000	\$4.83	\$4.83	\$4.83	\$7.67	\$12.08	\$17.54	\$27.51	\$43.05	\$65.84	\$98.91	\$167.48	\$298.41	\$298.41
\$220,000	\$5.06	\$5.06	\$5.06	\$8.03	\$12.65	\$18.37	\$28.82	\$45.10	\$68.97	\$103.62	\$175.45	\$312.62	\$312.62
\$230,000	\$5.29	\$5.29	\$5.29	\$8.40	\$13.23	\$19.21	\$30.13	\$47.15	\$72.11	\$108.33	\$183.43	\$326.83	\$326.83
\$240,000	\$5.52	\$5.52	\$5.52	\$8.76	\$13.80	\$20.04	\$31.44	\$49.20	\$75.24	\$113.04	\$191.40	\$341.04	\$341.04
\$250,000	\$5.75	\$5.75	\$5.75	\$9.13	\$14.38	\$20.88	\$32.75	\$51.25	\$78.38	\$117.75	\$199.38	\$355.25	\$355.25
\$260,000	\$5.98	\$5.98	\$5.98	\$9.49	\$14.95	\$21.71	\$34.06	\$53.30	\$81.51	\$122.46	\$207.35	\$369.46	\$369.46
\$270,000	\$6.21	\$6.21	\$6.21	\$9.86	\$15.53	\$22.55	\$35.37	\$55.35	\$84.65	\$127.17	\$215.33	\$383.67	\$383.67
\$280,000	\$6.44	\$6.44	\$6.44	\$10.22	\$16.10	\$23.38	\$36.68	\$57.40	\$87.78	\$131.88	\$223.30	\$397.88	\$397.88
\$290,000	\$6.67	\$6.67	\$6.67	\$10.59	\$16.68	\$24.22	\$37.99	\$59.45	\$90.92	\$136.59	\$231.28	\$412.09	\$412.09
\$300,000	\$6.90	\$6.90	\$6.90	\$10.95	\$17.25	\$25.05	\$39.30	\$61.50	\$94.05	\$141.30	\$239.25	\$426.30	\$426.30
\$310,000	\$7.13	\$7.13	\$7.13	\$11.32	\$17.83	\$25.89	\$40.61	\$63.55	\$97.19	\$146.01	\$247.23	\$440.51	\$440.51
\$320,000	\$7.36	\$7.36	\$7.36	\$11.68	\$18.40	\$26.72	\$41.92	\$65.60	\$100.32	\$150.72	\$255.20	\$454.72	\$454.72
\$330,000	\$7.59	\$7.59	\$7.59	\$12.05	\$18.98	\$27.56	\$43.23	\$67.65	\$103.46	\$155.43	\$263.18	\$468.93	\$468.93
\$340,000	\$7.82	\$7.82	\$7.82	\$12.41	\$19.55	\$28.39	\$44.54	\$69.70	\$106.59	\$160.14	\$271.15	\$483.14	\$483.14
\$350,000	\$8.05	\$8.05	\$8.05	\$12.78	\$20.13	\$29.23	\$45.85	\$71.75	\$109.73	\$164.85	\$279.13	\$497.35	\$497.35
\$360,000	\$8.28	\$8.28	\$8.28	\$13.14	\$20.70	\$30.06	\$47.16	\$73.80	\$112.86	\$169.56	\$287.10	\$511.56	\$511.56
\$370,000	\$8.51	\$8.51	\$8.51	\$13.51	\$21.28	\$30.90	\$48.47	\$75.85	\$116.00	\$174.27	\$295.08	\$525.77	\$525.77
\$380,000	\$8.74	\$8.74	\$8.74	\$13.87	\$21.85	\$31.73	\$49.78	\$77.90	\$119.13	\$178.98	\$303.05	\$539.98	\$539.98

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

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Payroll Deduction Illustration: 2 Times Per Month Employee Options

Life & 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 +
\$390,000	\$8.97	\$8.97	\$8.97	\$14.24	\$22.43	\$32.57	\$51.09	\$79.95	\$122.27	\$183.69	\$311.03	\$554.19	\$554.19
\$400,000	\$9.20	\$9.20	\$9.20	\$14.60	\$23.00	\$33.40	\$52.40	\$82.00	\$125.40	\$188.40	\$319.00	\$568.40	\$568.40
\$410,000	\$9.43	\$9.43	\$9.43	\$14.97	\$23.58	\$34.24	\$53.71	\$84.05	\$128.54	\$193.11	\$326.98	\$582.61	\$582.61
\$420,000	\$9.66	\$9.66	\$9.66	\$15.33	\$24.15	\$35.07	\$55.02	\$86.10	\$131.67	\$197.82	\$334.95	\$596.82	\$596.82
\$430,000	\$9.89	\$9.89	\$9.89	\$15.70	\$24.73	\$35.91	\$56.33	\$88.15	\$134.81	\$202.53	\$342.93	\$611.03	\$611.03
\$440,000	\$10.12	\$10.12	\$10.12	\$16.06	\$25.30	\$36.74	\$57.64	\$90.20	\$137.94	\$207.24	\$350.90	\$625.24	\$625.24
\$450,000	\$10.35	\$10.35	\$10.35	\$16.43	\$25.88	\$37.58	\$58.95	\$92.25	\$141.08	\$211.95	\$358.88	\$639.45	\$639.45
\$460,000	\$10.58	\$10.58	\$10.58	\$16.79	\$26.45	\$38.41	\$60.26	\$94.30	\$144.21	\$216.66	\$366.85	\$653.66	\$653.66
\$470,000	\$10.81	\$10.81	\$10.81	\$17.16	\$27.03	\$39.25	\$61.57	\$96.35	\$147.35	\$221.37	\$374.83	\$667.87	\$667.87
\$480,000	\$11.04	\$11.04	\$11.04	\$17.52	\$27.60	\$40.08	\$62.88	\$98.40	\$150.48	\$226.08	\$382.80	\$682.08	\$682.08
\$490,000	\$11.27	\$11.27	\$11.27	\$17.89	\$28.18	\$40.92	\$64.19	\$100.45	\$153.62	\$230.79	\$390.78	\$696.29	\$696.29
\$500,000	\$11.50	\$11.50	\$11.50	\$18.25	\$28.75	\$41.75	\$65.50	\$102.50	\$156.75	\$235.50	\$398.75	\$710.50	\$710.50

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

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Payroll Deduction Illustration: 2 Times Per Month Spouse Options

Life & 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 +
\$5,000	\$0.24	\$0.24	\$0.24	\$0.33	\$0.42	\$0.62	\$0.97	\$1.53	\$2.38	\$4.18	\$7.32	\$7.32	\$7.32
\$10,000	\$0.47	\$0.47	\$0.47	\$0.65	\$0.84	\$1.24	\$1.93	\$3.05	\$4.76	\$8.36	\$14.63	\$14.63	\$14.63
\$15,000	\$0.71	\$0.71	\$0.71	\$0.98	\$1.26	\$1.86	\$2.90	\$4.58	\$7.14	\$12.54	\$21.95	\$21.95	\$21.95
\$20,000	\$0.94	\$0.94	\$0.94	\$1.30	\$1.67	\$2.47	\$3.86	\$6.10	\$9.51	\$16.71	\$29.26	\$29.26	\$29.26
\$25,000	\$1.18	\$1.18	\$1.18	\$1.63	\$2.09	\$3.09	\$4.83	\$7.63	\$11.89	\$20.89	\$36.58	\$36.58	\$36.58
\$30,000	\$1.41	\$1.41	\$1.41	\$1.95	\$2.51	\$3.71	\$5.79	\$9.15	\$14.27	\$25.07	\$43.89	\$43.89	\$43.89
\$35,000	\$1.65	\$1.65	\$1.65	\$2.28	\$2.93	\$4.33	\$6.76	\$10.68	\$16.65	\$29.25	\$51.21	\$51.21	\$51.21
\$40,000	\$1.88	\$1.88	\$1.88	\$2.60	\$3.34	\$4.94	\$7.72	\$12.20	\$19.02	\$33.42	\$58.52	\$58.52	\$58.52
\$45,000	\$2.12	\$2.12	\$2.12	\$2.93	\$3.76	\$5.56	\$8.69	\$13.73	\$21.40	\$37.60	\$65.84	\$65.84	\$65.84
\$50,000	\$2.35	\$2.35	\$2.35	\$3.25	\$4.18	\$6.18	\$9.65	\$15.25	\$23.78	\$41.78	\$73.15	\$73.15	\$73.15
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\$55,000	\$2.59	\$2.59	\$2.59	\$3.58	\$4.60	\$6.80	\$10.62	\$16.78	\$26.16	\$45.96	\$80.47	\$80.47	\$80.47
\$60,000	\$2.82	\$2.82	\$2.82	\$3.90	\$5.01	\$7.41	\$11.58	\$18.30	\$28.53	\$50.13	\$87.78	\$87.78	\$87.78
\$65,000	\$3.06	\$3.06	\$3.06	\$4.23	\$5.43	\$8.03	\$12.55	\$19.83	\$30.91	\$54.31	\$95.10	\$95.10	\$95.10
\$70,000	\$3.29	\$3.29	\$3.29	\$4.55	\$5.85	\$8.65	\$13.51	\$21.35	\$33.29	\$58.49	\$102.41	\$102.41	\$102.41
\$75,000	\$3.53	\$3.53	\$3.53	\$4.88	\$6.27	\$9.27	\$14.48	\$22.88	\$35.67	\$62.67	\$109.73	\$109.73	\$109.73
\$80,000	\$3.76	\$3.76	\$3.76	\$5.20	\$6.68	\$9.88	\$15.44	\$24.40	\$38.04	\$66.84	\$117.04	\$117.04	\$117.04
\$85,000	\$4.00	\$4.00	\$4.00	\$5.53	\$7.10	\$10.50	\$16.41	\$25.93	\$40.42	\$71.02	\$124.36	\$124.36	\$124.36
\$90,000	\$4.23	\$4.23	\$4.23	\$5.85	\$7.52	\$11.12	\$17.37	\$27.45	\$42.80	\$75.20	\$131.67	\$131.67	\$131.67
\$95,000	\$4.47	\$4.47	\$4.47	\$6.18	\$7.94	\$11.74	\$18.34	\$28.98	\$45.18	\$79.38	\$138.99	\$138.99	\$138.99
\$100,000	\$4.70	\$4.70	\$4.70	\$6.50	\$8.35	\$12.35	\$19.30	\$30.50	\$47.55	\$83.55	\$146.30	\$146.30	\$146.30
\$105,000	\$4.94	\$4.94	\$4.94	\$6.83	\$8.77	\$12.97	\$20.27	\$32.03	\$49.93	\$87.73	\$153.62	\$153.62	\$153.62
\$110,000	\$5.17	\$5.17	\$5.17	\$7.15	\$9.19	\$13.59	\$21.23	\$33.55	\$52.31	\$91.91	\$160.93	\$160.93	\$160.93
\$115,000	\$5.41	\$5.41	\$5.41	\$7.48	\$9.61	\$14.21	\$22.20	\$35.08	\$54.69	\$96.09	\$168.25	\$168.25	\$168.25
\$120,000	\$5.64	\$5.64	\$5.64	\$7.80	\$10.02	\$14.82	\$23.16	\$36.60	\$57.06	\$100.26	\$175.56	\$175.56	\$175.56
\$125,000	\$5.88	\$5.88	\$5.88	\$8.13	\$10.44	\$15.44	\$24.13	\$38.13	\$59.44	\$104.44	\$182.88	\$182.88	\$182.88
\$130,000	\$6.11	\$6.11	\$6.11	\$8.45	\$10.86	\$16.06	\$25.09	\$39.65	\$61.82	\$108.62	\$190.19	\$190.19	\$190.19
\$135,000	\$6.35	\$6.35	\$6.35	\$8.78	\$11.28	\$16.68	\$26.06	\$41.18	\$64.20	\$112.80	\$197.51	\$197.51	\$197.51
\$140,000	\$6.58	\$6.58	\$6.58	\$9.10	\$11.69	\$17.29	\$27.02	\$42.70	\$66.57	\$116.97	\$204.82	\$204.82	\$204.82
\$145,000	\$6.82	\$6.82	\$6.82	\$9.43	\$12.11	\$17.91	\$27.99	\$44.23	\$68.95	\$121.15	\$212.14	\$212.14	\$212.14
\$150,000	\$7.05	\$7.05	\$7.05	\$9.75	\$12.53	\$18.53	\$28.95	\$45.75	\$71.33	\$125.33	\$219.45	\$219.45	\$219.45
\$155,000	\$7.29	\$7.29	\$7.29	\$10.08	\$12.95	\$19.15	\$29.92	\$47.28	\$73.71	\$129.51	\$226.77	\$226.77	\$226.77
\$160,000	\$7.52	\$7.52	\$7.52	\$10.40	\$13.36	\$19.76	\$30.88	\$48.80	\$76.08	\$133.68	\$234.08	\$234.08	\$234.08
\$165,000	\$7.76	\$7.76	\$7.76	\$10.73	\$13.78	\$20.38	\$31.85	\$50.33	\$78.46	\$137.86	\$241.40	\$241.40	\$241.40
\$170,000	\$7.99	\$7.99	\$7.99	\$11.05	\$14.20	\$21.00	\$32.81	\$51.85	\$80.84	\$142.04	\$248.71	\$248.71	\$248.71
\$175,000	\$8.23	\$8.23	\$8.23	\$11.38	\$14.62	\$21.62	\$33.78	\$53.38	\$83.22	\$146.22	\$256.03	\$256.03	\$256.03
\$180,000	\$8.46	\$8.46	\$8.46	\$11.70	\$15.03	\$22.23	\$34.74	\$54.90	\$85.59	\$150.39	\$263.34	\$263.34	\$263.34
\$185,000	\$8.70	\$8.70	\$8.70	\$12.03	\$15.45	\$22.85	\$35.71	\$56.43	\$87.97	\$154.57	\$270.66	\$270.66	\$270.66
\$190,000	\$8.93	\$8.93	\$8.93	\$12.35	\$15.87	\$23.47	\$36.67	\$57.95	\$90.35	\$158.75	\$277.97	\$277.97	\$277.97
\$195,000	\$9.17	\$9.17	\$9.17	\$12.68	\$16.29	\$24.09	\$37.64	\$59.48	\$92.73	\$162.93	\$285.29	\$285.29	\$285.29

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

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Payroll Deduction Illustration: 2 Times Per Month Spouse Options

Life & 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 +
\$200,000	\$9.40	\$9.40	\$9.40	\$13.00	\$16.70	\$24.70	\$38.60	\$61.00	\$95.10	\$167.10	\$292.60	\$292.60	\$292.60
\$205,000	\$9.64	\$9.64	\$9.64	\$13.33	\$17.12	\$25.32	\$39.57	\$62.53	\$97.48	\$171.28	\$299.92	\$299.92	\$299.92
\$210,000	\$9.87	\$9.87	\$9.87	\$13.65	\$17.54	\$25.94	\$40.53	\$64.05	\$99.86	\$175.46	\$307.23	\$307.23	\$307.23
\$215,000	\$10.11	\$10.11	\$10.11	\$13.98	\$17.96	\$26.56	\$41.50	\$65.58	\$102.24	\$179.64	\$314.55	\$314.55	\$314.55
\$220,000	\$10.34	\$10.34	\$10.34	\$14.30	\$18.37	\$27.17	\$42.46	\$67.10	\$104.61	\$183.81	\$321.86	\$321.86	\$321.86
\$225,000	\$10.58	\$10.58	\$10.58	\$14.63	\$18.79	\$27.79	\$43.43	\$68.63	\$106.99	\$187.99	\$329.18	\$329.18	\$329.18
\$230,000	\$10.81	\$10.81	\$10.81	\$14.95	\$19.21	\$28.41	\$44.39	\$70.15	\$109.37	\$192.17	\$336.49	\$336.49	\$336.49
\$235,000	\$11.05	\$11.05	\$11.05	\$15.28	\$19.63	\$29.03	\$45.36	\$71.68	\$111.75	\$196.35	\$343.81	\$343.81	\$343.81
\$240,000	\$11.28	\$11.28	\$11.28	\$15.60	\$20.04	\$29.64	\$46.32	\$73.20	\$114.12	\$200.52	\$351.12	\$351.12	\$351.12
\$245,000	\$11.52	\$11.52	\$11.52	\$15.93	\$20.46	\$30.26	\$47.29	\$74.73	\$116.50	\$204.70	\$358.44	\$358.44	\$358.44
\$250,000	\$11.75	\$11.75	\$11.75	\$16.25	\$20.88	\$30.88	\$48.25	\$76.25	\$118.88	\$208.88	\$365.75	\$365.75	\$365.75

Child Options

Life & AD&D	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$2,500	\$1,000	\$0.42
Option 2:	\$5,000	\$1,000	\$0.84
Option 3:	\$10,000	\$1,000	\$1.68

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