

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.

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
\$60,000	\$3.00	\$3.00	\$3.00	\$4.20	\$4.80	\$6.00	\$8.40	\$14.40	\$23.40	\$35.40	\$49.56	\$61.80	\$88.20
\$70,000	\$3.50	\$3.50	\$3.50	\$4.90	\$5.60	\$7.00	\$9.80	\$16.80	\$27.30	\$41.30	\$57.82	\$72.10	\$102.90
\$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
\$110,000	\$5.50	\$5.50	\$5.50	\$7.70	\$8.80	\$11.00	\$15.40	\$26.40	\$42.90	\$64.90	\$90.86	\$113.30	\$161.70
\$120,000	\$6.00	\$6.00	\$6.00	\$8.40	\$9.60	\$12.00	\$16.80	\$28.80	\$46.80	\$70.80	\$99.12	\$123.60	\$176.40
\$130,000	\$6.50	\$6.50	\$6.50	\$9.10	\$10.40	\$13.00	\$18.20	\$31.20	\$50.70	\$76.70	\$107.38	\$133.90	\$191.10
\$140,000	\$7.00	\$7.00	\$7.00	\$9.80	\$11.20	\$14.00	\$19.60	\$33.60	\$54.60	\$82.60	\$115.64	\$144.20	\$205.80
\$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
\$160,000	\$8.00	\$8.00	\$8.00	\$11.20	\$12.80	\$16.00	\$22.40	\$38.40	\$62.40	\$94.40	\$132.16	\$164.80	\$235.20
\$170,000	\$8.50	\$8.50	\$8.50	\$11.90	\$13.60	\$17.00	\$23.80	\$40.80	\$66.30	\$100.30	\$140.42	\$175.10	\$249.90
\$180,000	\$9.00	\$9.00	\$9.00	\$12.60	\$14.40	\$18.00	\$25.20	\$43.20	\$70.20	\$106.20	\$148.68	\$185.40	\$264.60
\$190,000	\$9.50	\$9.50	\$9.50	\$13.30	\$15.20	\$19.00	\$26.60	\$45.60	\$74.10	\$112.10	\$156.94	\$195.70	\$279.30
\$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
The amounts below require Statement of Insurability form													
\$210,000	\$10.50	\$10.50	\$10.50	\$14.70	\$16.80	\$21.00	\$29.40	\$50.40	\$81.90	\$123.90	\$173.46	\$216.30	\$308.70
\$220,000	\$11.00	\$11.00	\$11.00	\$15.40	\$17.60	\$22.00	\$30.80	\$52.80	\$85.80	\$129.80	\$181.72	\$226.60	\$323.40
\$230,000	\$11.50	\$11.50	\$11.50	\$16.10	\$18.40	\$23.00	\$32.20	\$55.20	\$89.70	\$135.70	\$189.98	\$236.90	\$338.10
\$240,000	\$12.00	\$12.00	\$12.00	\$16.80	\$19.20	\$24.00	\$33.60	\$57.60	\$93.60	\$141.60	\$198.24	\$247.20	\$352.80
\$250,000	\$12.50	\$12.50	\$12.50	\$17.50	\$20.00	\$25.00	\$35.00	\$60.00	\$97.50	\$147.50	\$206.50	\$257.50	\$367.50
\$260,000	\$13.00	\$13.00	\$13.00	\$18.20	\$20.80	\$26.00	\$36.40	\$62.40	\$101.40	\$153.40	\$214.76	\$267.80	\$382.20
\$270,000	\$13.50	\$13.50	\$13.50	\$18.90	\$21.60	\$27.00	\$37.80	\$64.80	\$105.30	\$159.30	\$223.02	\$278.10	\$396.90
\$280,000	\$14.00	\$14.00	\$14.00	\$19.60	\$22.40	\$28.00	\$39.20	\$67.20	\$109.20	\$165.20	\$231.28	\$288.40	\$411.60
\$290,000	\$14.50	\$14.50	\$14.50	\$20.30	\$23.20	\$29.00	\$40.60	\$69.60	\$113.10	\$171.10	\$239.54	\$298.70	\$426.30
\$300,000	\$15.00	\$15.00	\$15.00	\$21.00	\$24.00	\$30.00	\$42.00	\$72.00	\$117.00	\$177.00	\$247.80	\$309.00	\$441.00
\$310,000	\$15.50	\$15.50	\$15.50	\$21.70	\$24.80	\$31.00	\$43.40	\$74.40	\$120.90	\$182.90	\$256.06	\$319.30	\$455.70
\$320,000	\$16.00	\$16.00	\$16.00	\$22.40	\$25.60	\$32.00	\$44.80	\$76.80	\$124.80	\$188.80	\$264.32	\$329.60	\$470.40
\$330,000	\$16.50	\$16.50	\$16.50	\$23.10	\$26.40	\$33.00	\$46.20	\$79.20	\$128.70	\$194.70	\$272.58	\$339.90	\$485.10
\$340,000	\$17.00	\$17.00	\$17.00	\$23.80	\$27.20	\$34.00	\$47.60	\$81.60	\$132.60	\$200.60	\$280.84	\$350.20	\$499.80
\$350,000	\$17.50	\$17.50	\$17.50	\$24.50	\$28.00	\$35.00	\$49.00	\$84.00	\$136.50	\$206.50	\$289.10	\$360.50	\$514.50
\$360,000	\$18.00	\$18.00	\$18.00	\$25.20	\$28.80	\$36.00	\$50.40	\$86.40	\$140.40	\$212.40	\$297.36	\$370.80	\$529.20
\$370,000	\$18.50	\$18.50	\$18.50	\$25.90	\$29.60	\$37.00	\$51.80	\$88.80	\$144.30	\$218.30	\$305.62	\$381.10	\$543.90
\$380,000	\$19.00	\$19.00	\$19.00	\$26.60	\$30.40	\$38.00	\$53.20	\$91.20	\$148.20	\$224.20	\$313.88	\$391.40	\$558.60

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

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Voluntary Term Life 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 +
\$390,000	\$19.50	\$19.50	\$19.50	\$27.30	\$31.20	\$39.00	\$54.60	\$93.60	\$152.10	\$230.10	\$322.14	\$401.70	\$573.30
\$400,000	\$20.00	\$20.00	\$20.00	\$28.00	\$32.00	\$40.00	\$56.00	\$96.00	\$156.00	\$236.00	\$330.40	\$412.00	\$588.00
\$410,000	\$20.50	\$20.50	\$20.50	\$28.70	\$32.80	\$41.00	\$57.40	\$98.40	\$159.90	\$241.90	\$338.66	\$422.30	\$602.70
\$420,000	\$21.00	\$21.00	\$21.00	\$29.40	\$33.60	\$42.00	\$58.80	\$100.80	\$163.80	\$247.80	\$346.92	\$432.60	\$617.40
\$430,000	\$21.50	\$21.50	\$21.50	\$30.10	\$34.40	\$43.00	\$60.20	\$103.20	\$167.70	\$253.70	\$355.18	\$442.90	\$632.10
\$440,000	\$22.00	\$22.00	\$22.00	\$30.80	\$35.20	\$44.00	\$61.60	\$105.60	\$171.60	\$259.60	\$363.44	\$453.20	\$646.80
\$450,000	\$22.50	\$22.50	\$22.50	\$31.50	\$36.00	\$45.00	\$63.00	\$108.00	\$175.50	\$265.50	\$371.70	\$463.50	\$661.50
\$460,000	\$23.00	\$23.00	\$23.00	\$32.20	\$36.80	\$46.00	\$64.40	\$110.40	\$179.40	\$271.40	\$379.96	\$473.80	\$676.20
\$470,000	\$23.50	\$23.50	\$23.50	\$32.90	\$37.60	\$47.00	\$65.80	\$112.80	\$183.30	\$277.30	\$388.22	\$484.10	\$690.90
\$480,000	\$24.00	\$24.00	\$24.00	\$33.60	\$38.40	\$48.00	\$67.20	\$115.20	\$187.20	\$283.20	\$396.48	\$494.40	\$705.60
\$490,000	\$24.50	\$24.50	\$24.50	\$34.30	\$39.20	\$49.00	\$68.60	\$117.60	\$191.10	\$289.10	\$404.74	\$504.70	\$720.30
\$500,000	\$25.00	\$25.00	\$25.00	\$35.00	\$40.00	\$50.00	\$70.00	\$120.00	\$195.00	\$295.00	\$413.00	\$515.00	\$735.00

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

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Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not exceed 100% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

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 +
\$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
The amounts below require Statement of Insurability form													
\$60,000	\$3.00	\$3.00	\$3.00	\$4.20	\$4.80	\$6.00	\$8.40	\$14.40	\$23.40	\$35.40	\$49.56	\$61.80	\$88.20
\$70,000	\$3.50	\$3.50	\$3.50	\$4.90	\$5.60	\$7.00	\$9.80	\$16.80	\$27.30	\$41.30	\$57.82	\$72.10	\$102.90
\$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
\$110,000	\$5.50	\$5.50	\$5.50	\$7.70	\$8.80	\$11.00	\$15.40	\$26.40	\$42.90	\$64.90	\$90.86	\$113.30	\$161.70
\$120,000	\$6.00	\$6.00	\$6.00	\$8.40	\$9.60	\$12.00	\$16.80	\$28.80	\$46.80	\$70.80	\$99.12	\$123.60	\$176.40
\$130,000	\$6.50	\$6.50	\$6.50	\$9.10	\$10.40	\$13.00	\$18.20	\$31.20	\$50.70	\$76.70	\$107.38	\$133.90	\$191.10
\$140,000	\$7.00	\$7.00	\$7.00	\$9.80	\$11.20	\$14.00	\$19.60	\$33.60	\$54.60	\$82.60	\$115.64	\$144.20	\$205.80
\$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
\$160,000	\$8.00	\$8.00	\$8.00	\$11.20	\$12.80	\$16.00	\$22.40	\$38.40	\$62.40	\$94.40	\$132.16	\$164.80	\$235.20
\$170,000	\$8.50	\$8.50	\$8.50	\$11.90	\$13.60	\$17.00	\$23.80	\$40.80	\$66.30	\$100.30	\$140.42	\$175.10	\$249.90
\$180,000	\$9.00	\$9.00	\$9.00	\$12.60	\$14.40	\$18.00	\$25.20	\$43.20	\$70.20	\$106.20	\$148.68	\$185.40	\$264.60
\$190,000	\$9.50	\$9.50	\$9.50	\$13.30	\$15.20	\$19.00	\$26.60	\$45.60	\$74.10	\$112.10	\$156.94	\$195.70	\$279.30
\$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
\$210,000	\$10.50	\$10.50	\$10.50	\$14.70	\$16.80	\$21.00	\$29.40	\$50.40	\$81.90	\$123.90	\$173.46	\$216.30	\$308.70
\$220,000	\$11.00	\$11.00	\$11.00	\$15.40	\$17.60	\$22.00	\$30.80	\$52.80	\$85.80	\$129.80	\$181.72	\$226.60	\$323.40
\$230,000	\$11.50	\$11.50	\$11.50	\$16.10	\$18.40	\$23.00	\$32.20	\$55.20	\$89.70	\$135.70	\$189.98	\$236.90	\$338.10
\$240,000	\$12.00	\$12.00	\$12.00	\$16.80	\$19.20	\$24.00	\$33.60	\$57.60	\$93.60	\$141.60	\$198.24	\$247.20	\$352.80
\$250,000	\$12.50	\$12.50	\$12.50	\$17.50	\$20.00	\$25.00	\$35.00	\$60.00	\$97.50	\$147.50	\$206.50	\$257.50	\$367.50
\$260,000	\$13.00	\$13.00	\$13.00	\$18.20	\$20.80	\$26.00	\$36.40	\$62.40	\$101.40	\$153.40	\$214.76	\$267.80	\$382.20
\$270,000	\$13.50	\$13.50	\$13.50	\$18.90	\$21.60	\$27.00	\$37.80	\$64.80	\$105.30	\$159.30	\$223.02	\$278.10	\$396.90
\$280,000	\$14.00	\$14.00	\$14.00	\$19.60	\$22.40	\$28.00	\$39.20	\$67.20	\$109.20	\$165.20	\$231.28	\$288.40	\$411.60
\$290,000	\$14.50	\$14.50	\$14.50	\$20.30	\$23.20	\$29.00	\$40.60	\$69.60	\$113.10	\$171.10	\$239.54	\$298.70	\$426.30
\$300,000	\$15.00	\$15.00	\$15.00	\$21.00	\$24.00	\$30.00	\$42.00	\$72.00	\$117.00	\$177.00	\$247.80	\$309.00	\$441.00
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\$320,000	\$16.00	\$16.00	\$16.00	\$22.40	\$25.60	\$32.00	\$44.80	\$76.80	\$124.80	\$188.80	\$264.32	\$329.60	\$470.40
\$330,000	\$16.50	\$16.50	\$16.50	\$23.10	\$26.40	\$33.00	\$46.20	\$79.20	\$128.70	\$194.70	\$272.58	\$339.90	\$485.10
\$340,000	\$17.00	\$17.00	\$17.00	\$23.80	\$27.20	\$34.00	\$47.60	\$81.60	\$132.60	\$200.60	\$280.84	\$350.20	\$499.80
\$350,000	\$17.50	\$17.50	\$17.50	\$24.50	\$28.00	\$35.00	\$49.00	\$84.00	\$136.50	\$206.50	\$289.10	\$360.50	\$514.50
\$360,000	\$18.00	\$18.00	\$18.00	\$25.20	\$28.80	\$36.00	\$50.40	\$86.40	\$140.40	\$212.40	\$297.36	\$370.80	\$529.20
\$370,000	\$18.50	\$18.50	\$18.50	\$25.90	\$29.60	\$37.00	\$51.80	\$88.80	\$144.30	\$218.30	\$305.62	\$381.10	\$543.90
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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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Payroll Deduction Illustration: Monthly Spouse Options

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\$400,000	\$20.00	\$20.00	\$20.00	\$28.00	\$32.00	\$40.00	\$56.00	\$96.00	\$156.00	\$236.00	\$330.40	\$412.00	\$588.00
\$410,000	\$20.50	\$20.50	\$20.50	\$28.70	\$32.80	\$41.00	\$57.40	\$98.40	\$159.90	\$241.90	\$338.66	\$422.30	\$602.70
\$420,000	\$21.00	\$21.00	\$21.00	\$29.40	\$33.60	\$42.00	\$58.80	\$100.80	\$163.80	\$247.80	\$346.92	\$432.60	\$617.40
\$430,000	\$21.50	\$21.50	\$21.50	\$30.10	\$34.40	\$43.00	\$60.20	\$103.20	\$167.70	\$253.70	\$355.18	\$442.90	\$632.10
\$440,000	\$22.00	\$22.00	\$22.00	\$30.80	\$35.20	\$44.00	\$61.60	\$105.60	\$171.60	\$259.60	\$363.44	\$453.20	\$646.80
\$450,000	\$22.50	\$22.50	\$22.50	\$31.50	\$36.00	\$45.00	\$63.00	\$108.00	\$175.50	\$265.50	\$371.70	\$463.50	\$661.50
\$460,000	\$23.00	\$23.00	\$23.00	\$32.20	\$36.80	\$46.00	\$64.40	\$110.40	\$179.40	\$271.40	\$379.96	\$473.80	\$676.20
\$470,000	\$23.50	\$23.50	\$23.50	\$32.90	\$37.60	\$47.00	\$65.80	\$112.80	\$183.30	\$277.30	\$388.22	\$484.10	\$690.90
\$480,000	\$24.00	\$24.00	\$24.00	\$33.60	\$38.40	\$48.00	\$67.20	\$115.20	\$187.20	\$283.20	\$396.48	\$494.40	\$705.60
\$490,000	\$24.50	\$24.50	\$24.50	\$34.30	\$39.20	\$49.00	\$68.60	\$117.60	\$191.10	\$289.10	\$404.74	\$504.70	\$720.30
\$500,000	\$25.00	\$25.00	\$25.00	\$35.00	\$40.00	\$50.00	\$70.00	\$120.00	\$195.00	\$295.00	\$413.00	\$515.00	\$735.00

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

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