

VOLUNTARY LIFE INSURANCE COSTS

If you elect Voluntary Life Insurance, your monthly premium rate is calculated based on your age and the amount of coverage. Use the tables below to estimate the premium amount that will be deducted from your paycheck. Your rate is based on your actual age as of the effective date of the group policy or effective date of coverage. Your rate will increase as you age and move to the next age band.

EMPLOYEE AND SPOUSE LIFE RATES

AGE	EMPLOYEE RATE per \$1,000 of coverage	SPOUSE RATE per \$1,000 of coverage*
<20	\$0.053	\$0.053
20-24	\$0.053	\$0.053
25-29	\$0.053	\$0.053
30-34	\$0.071	\$0.071
35-39	\$0.080	\$0.080
40-44	\$0.088	\$0.088
45-49	\$0.177	\$0.177
50-54	\$0.327	\$0.327
55-59	\$0.628	\$0.628
60-64	\$0.919	\$0.919
65-69	\$1.582	\$1.582
70-74	\$2.607	\$2.607
75-99	\$2.607	\$2.607

*Spouse rate based on Spouse Age

Voluntary Life and AD&D amounts will mirror each other and are not separate elections.

Eligible children include dependent unmarried children under age 26 as long as you apply for and are approved for coverage for yourself. Premium includes all eligible children.

TO CALCULATE YOUR PREMIUM (do this for both the life and AD&D)

1. Desired Coverage (\$1,000 increments)

You:	Spouse:	Children:
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2. Step 1 Divided by 1,000 =

You:	Spouse:	Children:
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3. Step 2 Multiplied by Rate for Age (or child coverage) =

You:	Spouse:	Children:
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TOTAL COST PER MONTH:

You + Spouse + Child from Step 3 =

EMPLOYEE AND SPOUSE AD&D

Age Band	RATE per \$1,000 of coverage
All Ages	\$0.19

AD&D Benefit must mirror Voluntary Life Benefit Election

DEPENDENT CHILDREN

COVERAGE AMOUNT	RATE per \$1,000 of coverage
Life	\$0.200

This is a post-tax payroll deduction.