

How Much Your Voluntary Life Coverage will Cost per Month*

	Employee Cost Per \$1,000
Option 1	\$0.128

Option 2 Age	Employee Cost Per \$1,000
<20-34	\$0.072
35-39	\$0.096
40-44	\$0.152
45-49	\$0.272
50-54	\$0.448
55-59	\$0.712
60-64	\$1.056
65-69	\$1.528
70-74	\$2.176
75-79	\$3.176
80+	\$4.640

*Costs are subject to change.

How Much Your Voluntary Accidental Death & Dismemberment Coverage will Cost per Month

	Cost Per \$1,000
Employee	\$0.02

Cost Calculation Example (based on the Benefit Amount)

Option 1	Rate Per \$1,000		Benefit Amount				Estimated Cost
Life Costs	.128	X	15,000	÷	1,000	=	\$1.92

Option 2	Age	Rate Per \$1,000		Benefit Amount				Estimated Cost
Example Life Costs	33	.072	X	100,000	÷	1,000	=	\$7.20
Input Your Costs			X		÷	1,000	=	
Example AD&D Costs		.02	X	100,000	÷	1,000	=	\$2.00
Input Your Costs			X		÷	1,000	=	

Other Voluntary Life Coverage Features

Accelerated Death Benefit – Terminal Illness

If you are diagnosed by two unaffiliated physicians as terminally ill with a life expectancy of 12 months or less, the benefit for terminal illness provides for up to 75% of the Term Life Insurance coverage amount in-force or \$375,000, whichever is less, to be paid to the insured. This benefit is payable only once in the insured's lifetime, and will reduce the life insurance death benefit.

Continuation for Disability for Employees Age 60 or over - If your active service ends due to disability, at age 60 or over, your coverage will continue while you are disabled. Benefits will remain in force until the earliest of: the date you are no longer disabled, the date the policy terminates, the date you are Disabled for 12 consecutive months, or the day after the last period for which premiums are paid. You are considered disabled if, because of injury or sickness, you are unable to perform all the material duties of your Regular Occupation, or you are receiving disability benefits under your Employer's plan.