

Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$100,000, in \$5,000 increments, not exceed 50% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage.

Payroll Deduction Illustration: Monthly 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	\$0.37	\$0.37	\$0.37	\$0.39	\$0.45	\$0.62	\$1.01	\$1.79	\$3.08	\$6.87	\$11.96	\$20.89	\$20.89
\$10,000	\$0.73	\$0.73	\$0.73	\$0.76	\$0.89	\$1.23	\$2.01	\$3.57	\$6.15	\$13.73	\$23.91	\$41.76	\$41.76
\$15,000	\$1.10	\$1.10	\$1.10	\$1.15	\$1.34	\$1.85	\$3.02	\$5.36	\$9.23	\$20.60	\$35.87	\$62.65	\$62.65
\$20,000	\$1.46	\$1.46	\$1.46	\$1.52	\$1.78	\$2.46	\$4.02	\$7.14	\$12.30	\$27.46	\$47.82	\$83.52	\$83.52
\$25,000	\$1.83	\$1.83	\$1.83	\$1.91	\$2.23	\$3.08	\$5.03	\$8.93	\$15.38	\$34.33	\$59.78	\$104.41	\$104.41
The amounts below require Statement of Insurability form													
\$30,000	\$2.19	\$2.19	\$2.19	\$2.28	\$2.67	\$3.69	\$6.03	\$10.71	\$18.45	\$41.19	\$71.73	\$125.28	\$125.28
\$35,000	\$2.56	\$2.56	\$2.56	\$2.67	\$3.12	\$4.31	\$7.04	\$12.50	\$21.53	\$48.06	\$83.69	\$146.17	\$146.17
\$40,000	\$2.92	\$2.92	\$2.92	\$3.04	\$3.56	\$4.92	\$8.04	\$14.28	\$24.60	\$54.92	\$95.64	\$167.04	\$167.04
\$45,000	\$3.29	\$3.29	\$3.29	\$3.43	\$4.01	\$5.54	\$9.05	\$16.07	\$27.68	\$61.79	\$107.60	\$187.93	\$187.93
\$50,000	\$3.65	\$3.65	\$3.65	\$3.80	\$4.45	\$6.15	\$10.05	\$17.85	\$30.75	\$68.65	\$119.55	\$208.80	\$208.80
\$55,000	\$4.02	\$4.02	\$4.02	\$4.19	\$4.90	\$6.77	\$11.06	\$19.64	\$33.83	\$75.52	\$131.51	\$229.69	\$229.69
\$60,000	\$4.38	\$4.38	\$4.38	\$4.56	\$5.34	\$7.38	\$12.06	\$21.42	\$36.90	\$82.38	\$143.46	\$250.56	\$250.56
\$65,000	\$4.75	\$4.75	\$4.75	\$4.95	\$5.79	\$8.00	\$13.07	\$23.21	\$39.98	\$89.25	\$155.42	\$271.45	\$271.45
\$70,000	\$5.11	\$5.11	\$5.11	\$5.32	\$6.23	\$8.61	\$14.07	\$24.99	\$43.05	\$96.11	\$167.37	\$292.32	\$292.32
\$75,000	\$5.48	\$5.48	\$5.48	\$5.71	\$6.68	\$9.23	\$15.08	\$26.78	\$46.13	\$102.98	\$179.33	\$313.21	\$313.21
\$80,000	\$5.84	\$5.84	\$5.84	\$6.08	\$7.12	\$9.84	\$16.08	\$28.56	\$49.20	\$109.84	\$191.28	\$334.08	\$334.08
\$85,000	\$6.21	\$6.21	\$6.21	\$6.47	\$7.57	\$10.46	\$17.09	\$30.35	\$52.28	\$116.71	\$203.24	\$354.97	\$354.97
\$90,000	\$6.57	\$6.57	\$6.57	\$6.84	\$8.01	\$11.07	\$18.09	\$32.13	\$55.35	\$123.57	\$215.19	\$375.84	\$375.84
\$95,000	\$6.94	\$6.94	\$6.94	\$7.23	\$8.46	\$11.69	\$19.10	\$33.92	\$58.43	\$130.44	\$227.15	\$396.73	\$396.73
\$100,000	\$7.30	\$7.30	\$7.30	\$7.60	\$8.90	\$12.30	\$20.10	\$35.70	\$61.50	\$137.30	\$239.10	\$417.60	\$417.60

Child Options

Life & AD&D	Child(ren) 6 months to age 19, or 25 if full-time student	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$10,000	\$1,000	\$1.99

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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