



Monthly Costs for Supplemental Term Life Insurance and Accidental Death and Dismemberment Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates as well as those for your spouse (based on your age and your spouse age and the amount of coverage you want). Rates to cover your child(ren) are also shown.

Age	Your Monthly Cost Per \$1,000 of Coverage	Spouse Monthly Cost Per \$1,000 of Coverage
Under 25	\$00.065	\$00.065
25 - 29	\$00.065	\$00.065
30 – 34	\$00.084	\$00.084
35 – 39	\$00.102	\$00.102
40 – 44	\$00.132	\$00.132
45 – 49	\$00.205	\$00.205
50 – 54	\$00.336	\$00.336
55 – 59	\$00.566	\$00.566
60 – 64	\$00.872	\$00.872
65 – 69	\$01.648	\$01.648
70 +	\$02.670	\$02.670
Cost for your Child(ren)[†]	\$01.10 per Employee	

[†] Covers all eligible children

Use the table below to calculate your premium based on the amount of life insurance you will need.

Example: \$100,000 Supplemental Life Coverage

1. Enter the rate from the table (example age 36)	\$00.102	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	100	_____
3. Monthly premium (1) x (2)	\$10.20	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

Monthly Cost for Accidental Death & Dismemberment (AD&D) Insurance

Voluntary Coverage	Monthly Cost Per \$1,000 of Coverage
Employee	\$00.020
Employee & Family	\$00.030

Note: Costs for any coverages you select will be automatically payroll deducted.