

Voluntary Group Term Life Insurance Rates

Cost per \$1,000 of coverage per month

AGE ¹	For Coverage Amount Under \$100,000		For Coverage Amount \$100,000 and Higher	
	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 25	\$0.06	\$0.07	\$0.05	\$0.06
25-29	\$0.07	\$0.09	\$0.05	\$0.07
30-34	\$0.10	\$0.12	\$0.05	\$0.10
35-39	\$0.11	\$0.14	\$0.06	\$0.11
40-44	\$0.16	\$0.21	\$0.08	\$0.17
45-49	\$0.22	\$0.29	\$0.12	\$0.23
50-54	\$0.45	\$0.58	\$0.18	\$0.47
55-59	\$0.68	\$0.89	\$0.28	\$0.72
60-64	\$1.43	\$1.85	\$0.44	\$1.50
65-69	\$2.11	\$2.74	\$0.77	\$2.22

Rates are subject to change. Rates shown are the monthly term life premiums for males/females. Other payment modes are available, please contact your plan administrator for a full list of ages, rates and benefit amounts. Rates increase at the 5-year intervals. Coverage can be continued up to age 70 of member.

¹Age is the participant's age as of last birthday.

Optional Accidental Death & Dismemberment Rider is available at an additional \$0.017 per \$1,000 of coverage per month.

Rates are the same for the Member's Spouse or Domestic Partner. Coverage terminates at age 70 of Member.

Dependent Coverage			
	Option 1	Option 2	Option 3
Coverage Amount:	\$2,500.00	\$5,000.00	\$10,000.00
Monthly Premium: ²	\$0.30	\$0.60	\$1.20

² Your monthly premium covers all eligible children.