

Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$100,000, in \$500 increments, not exceed 50% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

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 | \$0.40 | \$0.40 | \$0.40 | \$0.45 | \$0.50 | \$0.70 | \$1.00 | \$1.45 | \$2.25 | \$2.75 | \$5.40 | \$13.90 | \$13.90 |
| \$10,000 | \$0.80 | \$0.80 | \$0.80 | \$0.90 | \$1.00 | \$1.40 | \$2.00 | \$2.90 | \$4.50 | \$5.50 | \$10.80 | \$27.80 | \$27.80 |
| \$15,000 | \$1.20 | \$1.20 | \$1.20 | \$1.35 | \$1.50 | \$2.10 | \$3.00 | \$4.35 | \$6.75 | \$8.25 | \$16.20 | \$41.70 | \$41.70 |
| \$20,000 | \$1.60 | \$1.60 | \$1.60 | \$1.80 | \$2.00 | \$2.80 | \$4.00 | \$5.80 | \$9.00 | \$11.00 | \$21.60 | \$55.60 | \$55.60 |
| \$25,000 | \$2.00 | \$2.00 | \$2.00 | \$2.25 | \$2.50 | \$3.50 | \$5.00 | \$7.25 | \$11.25 | \$13.75 | \$27.00 | \$69.50 | \$69.50 |
| The amounts below require Statement of Insurability form | | | | | | | | | | | | | |
| \$30,000 | \$2.40 | \$2.40 | \$2.40 | \$2.70 | \$3.00 | \$4.20 | \$6.00 | \$8.70 | \$13.50 | \$16.50 | \$32.40 | \$83.40 | \$83.40 |
| \$35,000 | \$2.80 | \$2.80 | \$2.80 | \$3.15 | \$3.50 | \$4.90 | \$7.00 | \$10.15 | \$15.75 | \$19.25 | \$37.80 | \$97.30 | \$97.30 |
| \$40,000 | \$3.20 | \$3.20 | \$3.20 | \$3.60 | \$4.00 | \$5.60 | \$8.00 | \$11.60 | \$18.00 | \$22.00 | \$43.20 | \$111.20 | \$111.20 |
| \$45,000 | \$3.60 | \$3.60 | \$3.60 | \$4.05 | \$4.50 | \$6.30 | \$9.00 | \$13.05 | \$20.25 | \$24.75 | \$48.60 | \$125.10 | \$125.10 |
| \$50,000 | \$4.00 | \$4.00 | \$4.00 | \$4.50 | \$5.00 | \$7.00 | \$10.00 | \$14.50 | \$22.50 | \$27.50 | \$54.00 | \$139.00 | \$139.00 |
| \$55,000 | \$4.40 | \$4.40 | \$4.40 | \$4.95 | \$5.50 | \$7.70 | \$11.00 | \$15.95 | \$24.75 | \$30.25 | \$59.40 | \$152.90 | \$152.90 |
| \$60,000 | \$4.80 | \$4.80 | \$4.80 | \$5.40 | \$6.00 | \$8.40 | \$12.00 | \$17.40 | \$27.00 | \$33.00 | \$64.80 | \$166.80 | \$166.80 |
| \$65,000 | \$5.20 | \$5.20 | \$5.20 | \$5.85 | \$6.50 | \$9.10 | \$13.00 | \$18.85 | \$29.25 | \$35.75 | \$70.20 | \$180.70 | \$180.70 |
| \$70,000 | \$5.60 | \$5.60 | \$5.60 | \$6.30 | \$7.00 | \$9.80 | \$14.00 | \$20.30 | \$31.50 | \$38.50 | \$75.60 | \$194.60 | \$194.60 |
| \$75,000 | \$6.00 | \$6.00 | \$6.00 | \$6.75 | \$7.50 | \$10.50 | \$15.00 | \$21.75 | \$33.75 | \$41.25 | \$81.00 | \$208.50 | \$208.50 |
| \$80,000 | \$6.40 | \$6.40 | \$6.40 | \$7.20 | \$8.00 | \$11.20 | \$16.00 | \$23.20 | \$36.00 | \$44.00 | \$86.40 | \$222.40 | \$222.40 |
| \$85,000 | \$6.80 | \$6.80 | \$6.80 | \$7.65 | \$8.50 | \$11.90 | \$17.00 | \$24.65 | \$38.25 | \$46.75 | \$91.80 | \$236.30 | \$236.30 |
| \$90,000 | \$7.20 | \$7.20 | \$7.20 | \$8.10 | \$9.00 | \$12.60 | \$18.00 | \$26.10 | \$40.50 | \$49.50 | \$97.20 | \$250.20 | \$250.20 |
| \$95,000 | \$7.60 | \$7.60 | \$7.60 | \$8.55 | \$9.50 | \$13.30 | \$19.00 | \$27.55 | \$42.75 | \$52.25 | \$102.60 | \$264.10 | \$264.10 |
| \$100,000 | \$8.00 | \$8.00 | \$8.00 | \$9.00 | \$10.00 | \$14.00 | \$20.00 | \$29.00 | \$45.00 | \$55.00 | \$108.00 | \$278.00 | \$278.00 |

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 |
|-------------|---|-----------------------------------|------------------------|
| Option 1: | \$10,000 | \$1,000 | \$2.19 |

Note: Spouse premiums are based on your age as of 01/01 and amount of coverage chosen. Child premiums are for all eligible children combined.