

Employee Rates

If you elect Voluntary Life insurance, your monthly premium rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Age of Employee (as of January 1)	Rate (Per \$10,000 of Total Coverage)
<20	\$0.56
20-24	\$0.66
25-29	\$0.71
30-34	\$0.82
35-39	\$0.98
40-44	\$1.45
45-49	\$2.35
50-54	\$3.91
55-59	\$5.81
60-64	\$8.74
65+	\$12.53

To calculate your premium:

1. Amount Elected: Write this amount on the Life Requested Amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$10,000 = Line 2. Line 2: _____
3. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

Spouse Rates

If you elect Voluntary Life insurance for your *spouse*, your monthly premium rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Age of Spouse (as of January 1)	Rate (Per \$10,000 of Total Coverage)
<20	\$0.60
20-24	\$0.70
25-29	\$0.75
30-34	\$0.90
35-39	\$1.05
40-44	\$1.55
45-49	\$2.45
50-54	\$4.09
55-59	\$5.87
60-64	\$9.57
65-69	\$13.53

To calculate the premium for your spouse:

1. Amount Elected: Write this amount on the Dependent Life Spouse Requested Amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$10,000 = Line 2. Line 2: _____
3. Rate (from chart). Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

Child(ren) Rate

Monthly rate per member is \$0.44 per \$2,000 of Dependents Life insurance for your eligible *child(ren)* regardless of the number of eligible *children* covered.

Employee Coverage Effective Date

To be eligible for voluntary life insurance, you must be an active employee on the date of enrollment. Your insurance will become effective on the date you are enrolled. The following requirements apply to your enrollment:

- Eligible employees only
- Must be at least 18 years old
- No minimum length of service requirement, if applicable
- Active work requirement: This means that if you are not active or work on the day before the scheduled enrollment date of insurance including Dependents Life insurance, your insurance will not be in effect until the day after you complete one full day of active work as an eligible employee.