

VOLUNTARY LIFE AND AD&D

Primary Benefits	Description
Voluntary Life Benefit Amount	Choice of \$10,000, \$20,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$250,000, \$300,000, \$350,000, \$400,000, \$450,000, or \$500,000
Voluntary AD&D Benefit Amount	Accidental death benefit amount matches voluntary life benefit amount dismemberment schedule of benefits included
Benefit Reductions	35% at age 65; 65% at age 70; 75% at age 75; 90% at age 80
Waiver of Premium	If disabled, insurance will continue until age 65 or until no longer disabled
Portability	Included without evidence of insurability
Conversion	Included without evidence of insurability
Accelerated Death Benefit	75% of the death benefit; minimum of \$10,000; maximum of \$250,000, subject to state limitations
Dependent/Spouse	Employees must purchase voluntary life coverage for themselves in order to purchase voluntary life coverage for their spouse and/or child(ren)
Spouse Amount (Terminates at age 70)	Choice of \$5,000, \$10,000, \$25,000, \$37,500, or \$50,000
Child Amount (Birth to 19/25 student)	\$5,000 or \$10,000
Guarantee Issue	Employee \$500,000; Spouse \$50,000; Child \$10,000
Age Bracket	Employee and Spouse Rates (Based on \$10,000 Coverage)*
< 30	\$0.093
30 - 34	\$0.102
35 - 39	\$0.129
40 - 44	\$0.183
45 - 49	\$0.273
50 - 54	\$0.507
55 - 59	\$0.804
60 - 64	\$0.966
65 - 69	\$1.650
70 - 74	\$3.864
75+	\$14.673
Child	Flat \$1.15 per month for \$5,000 coverage; flat \$2.30 per month for \$10,000 coverage (regardless of number of children)

*Listed rates apply to elected employee coverage of \$10,000. Spouse can be covered at a maximum of 50% of the employee's election.

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Voluntary AD&D Benefit Amount	Accidental death benefit amount matches voluntary life benefit amount dismemberment schedule of benefits included Effective July 1, 2018: Automatically included with all voluntary life elections
Offered as	Voluntary
Dependent	Employees must purchase voluntary life coverage for themselves in order to purchase voluntary life coverage for their spouse and/or child(ren)
Spouse Benefit Amount (Terminates at age 70)	Choice of \$5,000, \$10,000, \$25,000, \$37,500, or \$50,000
Child(ren) Benefit Amount for Birth to 19 (25 if full-time student)	\$5,000 or \$10,000
Benefit Reductions	35% at age 65; 65% at age 70; 75% at age 75; 90% at age 80
Waiver of Premium	If disabled, insurance will continue until age 65 or until no longer disabled
Portability	Included - No evidence of insurability required.
Conversion	Included - No evidence of insurability required.
Accelerated Death Benefit	75% of the death benefit; minimum of \$10,000; maximum of \$250,000, subject to state limitations
Guarantee Issue	Employee \$500,000; Spouse \$50,000; Child \$10,000