

Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary, rounded to the next higher \$1,000.

Payroll Deduction Illustration: Monthly Employee 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 +
\$10,000	\$0.72	\$0.72	\$0.77	\$0.77	\$0.87	\$1.19	\$1.82	\$2.81	\$4.22	\$6.42	\$11.28	\$19.95	\$32.71
\$20,000	\$1.44	\$1.44	\$1.54	\$1.54	\$1.74	\$2.38	\$3.64	\$5.62	\$8.44	\$12.84	\$22.56	\$39.90	\$65.42
\$30,000	\$2.16	\$2.16	\$2.31	\$2.31	\$2.61	\$3.57	\$5.46	\$8.43	\$12.66	\$19.26	\$33.84	\$59.85	\$98.13
\$40,000	\$2.88	\$2.88	\$3.08	\$3.08	\$3.48	\$4.76	\$7.28	\$11.24	\$16.88	\$25.68	\$45.12	\$79.80	\$130.84
\$50,000	\$3.60	\$3.60	\$3.85	\$3.85	\$4.35	\$5.95	\$9.10	\$14.05	\$21.10	\$32.10	\$56.40	\$99.75	\$163.55
\$60,000	\$4.32	\$4.32	\$4.62	\$4.62	\$5.22	\$7.14	\$10.92	\$16.86	\$25.32	\$38.52	\$67.68	\$119.70	\$196.26
\$70,000	\$5.04	\$5.04	\$5.39	\$5.39	\$6.09	\$8.33	\$12.74	\$19.67	\$29.54	\$44.94	\$78.96	\$139.65	\$228.97
\$80,000	\$5.76	\$5.76	\$6.16	\$6.16	\$6.96	\$9.52	\$14.56	\$22.48	\$33.76	\$51.36	\$90.24	\$159.60	\$261.68
\$90,000	\$6.48	\$6.48	\$6.93	\$6.93	\$7.83	\$10.71	\$16.38	\$25.29	\$37.98	\$57.78	\$101.52	\$179.55	\$294.39
\$100,000	\$7.20	\$7.20	\$7.70	\$7.70	\$8.70	\$11.90	\$18.20	\$28.10	\$42.20	\$64.20	\$112.80	\$199.50	\$327.10
\$110,000	\$7.92	\$7.92	\$8.47	\$8.47	\$9.57	\$13.09	\$20.02	\$30.91	\$46.42	\$70.62	\$124.08	\$219.45	\$359.81
\$120,000	\$8.64	\$8.64	\$9.24	\$9.24	\$10.44	\$14.28	\$21.84	\$33.72	\$50.64	\$77.04	\$135.36	\$239.40	\$392.52
\$130,000	\$9.36	\$9.36	\$10.01	\$10.01	\$11.31	\$15.47	\$23.66	\$36.53	\$54.86	\$83.46	\$146.64	\$259.35	\$425.23
\$140,000	\$10.08	\$10.08	\$10.78	\$10.78	\$12.18	\$16.66	\$25.48	\$39.34	\$59.08	\$89.88	\$157.92	\$279.30	\$457.94
\$150,000	\$10.80	\$10.80	\$11.55	\$11.55	\$13.05	\$17.85	\$27.30	\$42.15	\$63.30	\$96.30	\$169.20	\$299.25	\$490.65
\$160,000	\$11.52	\$11.52	\$12.32	\$12.32	\$13.92	\$19.04	\$29.12	\$44.96	\$67.52	\$102.72	\$180.48	\$319.20	\$523.36
\$170,000	\$12.24	\$12.24	\$13.09	\$13.09	\$14.79	\$20.23	\$30.94	\$47.77	\$71.74	\$109.14	\$191.76	\$339.15	\$556.07
\$180,000	\$12.96	\$12.96	\$13.86	\$13.86	\$15.66	\$21.42	\$32.76	\$50.58	\$75.96	\$115.56	\$203.04	\$359.10	\$588.78
\$190,000	\$13.68	\$13.68	\$14.63	\$14.63	\$16.53	\$22.61	\$34.58	\$53.39	\$80.18	\$121.98	\$214.32	\$379.05	\$621.49
\$200,000	\$14.40	\$14.40	\$15.40	\$15.40	\$17.40	\$23.80	\$36.40	\$56.20	\$84.40	\$128.40	\$225.60	\$399.00	\$654.20
The amounts below require Statement of Insurability form													
\$210,000	\$15.12	\$15.12	\$16.17	\$16.17	\$18.27	\$24.99	\$38.22	\$59.01	\$88.62	\$134.82	\$236.88	\$418.95	\$686.91
\$220,000	\$15.84	\$15.84	\$16.94	\$16.94	\$19.14	\$26.18	\$40.04	\$61.82	\$92.84	\$141.24	\$248.16	\$438.90	\$719.62
\$230,000	\$16.56	\$16.56	\$17.71	\$17.71	\$20.01	\$27.37	\$41.86	\$64.63	\$97.06	\$147.66	\$259.44	\$458.85	\$752.33
\$240,000	\$17.28	\$17.28	\$18.48	\$18.48	\$20.88	\$28.56	\$43.68	\$67.44	\$101.28	\$154.08	\$270.72	\$478.80	\$785.04
\$250,000	\$18.00	\$18.00	\$19.25	\$19.25	\$21.75	\$29.75	\$45.50	\$70.25	\$105.50	\$160.50	\$282.00	\$498.75	\$817.75
\$260,000	\$18.72	\$18.72	\$20.02	\$20.02	\$22.62	\$30.94	\$47.32	\$73.06	\$109.72	\$166.92	\$293.28	\$518.70	\$850.46
\$270,000	\$19.44	\$19.44	\$20.79	\$20.79	\$23.49	\$32.13	\$49.14	\$75.87	\$113.94	\$173.34	\$304.56	\$538.65	\$883.17
\$280,000	\$20.16	\$20.16	\$21.56	\$21.56	\$24.36	\$33.32	\$50.96	\$78.68	\$118.16	\$179.76	\$315.84	\$558.60	\$915.88
\$290,000	\$20.88	\$20.88	\$22.33	\$22.33	\$25.23	\$34.51	\$52.78	\$81.49	\$122.38	\$186.18	\$327.12	\$578.55	\$948.59
\$300,000	\$21.60	\$21.60	\$23.10	\$23.10	\$26.10	\$35.70	\$54.60	\$84.30	\$126.60	\$192.60	\$338.40	\$598.50	\$981.30
\$310,000	\$22.32	\$22.32	\$23.87	\$23.87	\$26.97	\$36.89	\$56.42	\$87.11	\$130.82	\$199.02	\$349.68	\$618.45	\$1,014.01
\$320,000	\$23.04	\$23.04	\$24.64	\$24.64	\$27.84	\$38.08	\$58.24	\$89.92	\$135.04	\$205.44	\$360.96	\$638.40	\$1,046.72
\$330,000	\$23.76	\$23.76	\$25.41	\$25.41	\$28.71	\$39.27	\$60.06	\$92.73	\$139.26	\$211.86	\$372.24	\$658.35	\$1,079.43
\$340,000	\$24.48	\$24.48	\$26.18	\$26.18	\$29.58	\$40.46	\$61.88	\$95.54	\$143.48	\$218.28	\$383.52	\$678.30	\$1,112.14
\$350,000	\$25.20	\$25.20	\$26.95	\$26.95	\$30.45	\$41.65	\$63.70	\$98.35	\$147.70	\$224.70	\$394.80	\$698.25	\$1,144.85
\$360,000	\$25.92	\$25.92	\$27.72	\$27.72	\$31.32	\$42.84	\$65.52	\$101.16	\$151.92	\$231.12	\$406.08	\$718.20	\$1,177.56
\$370,000	\$26.64	\$26.64	\$28.49	\$28.49	\$32.19	\$44.03	\$67.34	\$103.97	\$156.14	\$237.54	\$417.36	\$738.15	\$1,210.27
\$380,000	\$27.36	\$27.36	\$29.26	\$29.26	\$33.06	\$45.22	\$69.16	\$106.78	\$160.36	\$243.96	\$428.64	\$758.10	\$1,242.98

Note: Premiums are based on your age as of 01/01 and amount of coverage chosen.

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Payroll Deduction Illustration: Monthly Employee 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 +
\$390,000	\$28.08	\$28.08	\$30.03	\$30.03	\$33.93	\$46.41	\$70.98	\$109.59	\$164.58	\$250.38	\$439.92	\$778.05	\$1,275.69
\$400,000	\$28.80	\$28.80	\$30.80	\$30.80	\$34.80	\$47.60	\$72.80	\$112.40	\$168.80	\$256.80	\$451.20	\$798.00	\$1,308.40
\$410,000	\$29.52	\$29.52	\$31.57	\$31.57	\$35.67	\$48.79	\$74.62	\$115.21	\$173.02	\$263.22	\$462.48	\$817.95	\$1,341.11
\$420,000	\$30.24	\$30.24	\$32.34	\$32.34	\$36.54	\$49.98	\$76.44	\$118.02	\$177.24	\$269.64	\$473.76	\$837.90	\$1,373.82
\$430,000	\$30.96	\$30.96	\$33.11	\$33.11	\$37.41	\$51.17	\$78.26	\$120.83	\$181.46	\$276.06	\$485.04	\$857.85	\$1,406.53
\$440,000	\$31.68	\$31.68	\$33.88	\$33.88	\$38.28	\$52.36	\$80.08	\$123.64	\$185.68	\$282.48	\$496.32	\$877.80	\$1,439.24
\$450,000	\$32.40	\$32.40	\$34.65	\$34.65	\$39.15	\$53.55	\$81.90	\$126.45	\$189.90	\$288.90	\$507.60	\$897.75	\$1,471.95
\$460,000	\$33.12	\$33.12	\$35.42	\$35.42	\$40.02	\$54.74	\$83.72	\$129.26	\$194.12	\$295.32	\$518.88	\$917.70	\$1,504.66
\$470,000	\$33.84	\$33.84	\$36.19	\$36.19	\$40.89	\$55.93	\$85.54	\$132.07	\$198.34	\$301.74	\$530.16	\$937.65	\$1,537.37
\$480,000	\$34.56	\$34.56	\$36.96	\$36.96	\$41.76	\$57.12	\$87.36	\$134.88	\$202.56	\$308.16	\$541.44	\$957.60	\$1,570.08
\$490,000	\$35.28	\$35.28	\$37.73	\$37.73	\$42.63	\$58.31	\$89.18	\$137.69	\$206.78	\$314.58	\$552.72	\$977.55	\$1,602.79
\$500,000	\$36.00	\$36.00	\$38.50	\$38.50	\$43.50	\$59.50	\$91.00	\$140.50	\$211.00	\$321.00	\$564.00	\$997.50	\$1,635.50

Note: Premiums are based on your age as of 01/01 and amount of coverage chosen.

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You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$200,000, in \$5,000 increments, not exceed 100% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage.

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	\$0.64	\$0.64	\$0.70	\$0.70	\$0.82	\$1.19	\$1.92	\$3.08	\$4.72	\$7.28	\$12.95	\$12.95	\$12.95
\$10,000	\$1.28	\$1.28	\$1.40	\$1.40	\$1.64	\$2.38	\$3.84	\$6.16	\$9.44	\$14.56	\$25.90	\$25.90	\$25.90
\$15,000	\$1.92	\$1.92	\$2.10	\$2.10	\$2.46	\$3.57	\$5.76	\$9.24	\$14.16	\$21.84	\$38.85	\$38.85	\$38.85
\$20,000	\$2.56	\$2.56	\$2.80	\$2.80	\$3.28	\$4.76	\$7.68	\$12.32	\$18.88	\$29.12	\$51.80	\$51.80	\$51.80
\$25,000	\$3.20	\$3.20	\$3.50	\$3.50	\$4.10	\$5.95	\$9.60	\$15.40	\$23.60	\$36.40	\$64.75	\$64.75	\$64.75
\$30,000	\$3.84	\$3.84	\$4.20	\$4.20	\$4.92	\$7.14	\$11.52	\$18.48	\$28.32	\$43.68	\$77.70	\$77.70	\$77.70
\$35,000	\$4.48	\$4.48	\$4.90	\$4.90	\$5.74	\$8.33	\$13.44	\$21.56	\$33.04	\$50.96	\$90.65	\$90.65	\$90.65
\$40,000	\$5.12	\$5.12	\$5.60	\$5.60	\$6.56	\$9.52	\$15.36	\$24.64	\$37.76	\$58.24	\$103.60	\$103.60	\$103.60
\$45,000	\$5.76	\$5.76	\$6.30	\$6.30	\$7.38	\$10.71	\$17.28	\$27.72	\$42.48	\$65.52	\$116.55	\$116.55	\$116.55
\$50,000	\$6.40	\$6.40	\$7.00	\$7.00	\$8.20	\$11.90	\$19.20	\$30.80	\$47.20	\$72.80	\$129.50	\$129.50	\$129.50
The amounts below require Statement of Insurability form													
\$55,000	\$7.04	\$7.04	\$7.70	\$7.70	\$9.02	\$13.09	\$21.12	\$33.88	\$51.92	\$80.08	\$142.45	\$142.45	\$142.45
\$60,000	\$7.68	\$7.68	\$8.40	\$8.40	\$9.84	\$14.28	\$23.04	\$36.96	\$56.64	\$87.36	\$155.40	\$155.40	\$155.40
\$65,000	\$8.32	\$8.32	\$9.10	\$9.10	\$10.66	\$15.47	\$24.96	\$40.04	\$61.36	\$94.64	\$168.35	\$168.35	\$168.35
\$70,000	\$8.96	\$8.96	\$9.80	\$9.80	\$11.48	\$16.66	\$26.88	\$43.12	\$66.08	\$101.92	\$181.30	\$181.30	\$181.30
\$75,000	\$9.60	\$9.60	\$10.50	\$10.50	\$12.30	\$17.85	\$28.80	\$46.20	\$70.80	\$109.20	\$194.25	\$194.25	\$194.25
\$80,000	\$10.24	\$10.24	\$11.20	\$11.20	\$13.12	\$19.04	\$30.72	\$49.28	\$75.52	\$116.48	\$207.20	\$207.20	\$207.20
\$85,000	\$10.88	\$10.88	\$11.90	\$11.90	\$13.94	\$20.23	\$32.64	\$52.36	\$80.24	\$123.76	\$220.15	\$220.15	\$220.15
\$90,000	\$11.52	\$11.52	\$12.60	\$12.60	\$14.76	\$21.42	\$34.56	\$55.44	\$84.96	\$131.04	\$233.10	\$233.10	\$233.10
\$95,000	\$12.16	\$12.16	\$13.30	\$13.30	\$15.58	\$22.61	\$36.48	\$58.52	\$89.68	\$138.32	\$246.05	\$246.05	\$246.05
\$100,000	\$12.80	\$12.80	\$14.00	\$14.00	\$16.40	\$23.80	\$38.40	\$61.60	\$94.40	\$145.60	\$259.00	\$259.00	\$259.00
\$105,000	\$13.44	\$13.44	\$14.70	\$14.70	\$17.22	\$24.99	\$40.32	\$64.68	\$99.12	\$152.88	\$271.95	\$271.95	\$271.95
\$110,000	\$14.08	\$14.08	\$15.40	\$15.40	\$18.04	\$26.18	\$42.24	\$67.76	\$103.84	\$160.16	\$284.90	\$284.90	\$284.90
\$115,000	\$14.72	\$14.72	\$16.10	\$16.10	\$18.86	\$27.37	\$44.16	\$70.84	\$108.56	\$167.44	\$297.85	\$297.85	\$297.85
\$120,000	\$15.36	\$15.36	\$16.80	\$16.80	\$19.68	\$28.56	\$46.08	\$73.92	\$113.28	\$174.72	\$310.80	\$310.80	\$310.80
\$125,000	\$16.00	\$16.00	\$17.50	\$17.50	\$20.50	\$29.75	\$48.00	\$77.00	\$118.00	\$182.00	\$323.75	\$323.75	\$323.75
\$130,000	\$16.64	\$16.64	\$18.20	\$18.20	\$21.32	\$30.94	\$49.92	\$80.08	\$122.72	\$189.28	\$336.70	\$336.70	\$336.70
\$135,000	\$17.28	\$17.28	\$18.90	\$18.90	\$22.14	\$32.13	\$51.84	\$83.16	\$127.44	\$196.56	\$349.65	\$349.65	\$349.65
\$140,000	\$17.92	\$17.92	\$19.60	\$19.60	\$22.96	\$33.32	\$53.76	\$86.24	\$132.16	\$203.84	\$362.60	\$362.60	\$362.60
\$145,000	\$18.56	\$18.56	\$20.30	\$20.30	\$23.78	\$34.51	\$55.68	\$89.32	\$136.88	\$211.12	\$375.55	\$375.55	\$375.55
\$150,000	\$19.20	\$19.20	\$21.00	\$21.00	\$24.60	\$35.70	\$57.60	\$92.40	\$141.60	\$218.40	\$388.50	\$388.50	\$388.50
\$155,000	\$19.84	\$19.84	\$21.70	\$21.70	\$25.42	\$36.89	\$59.52	\$95.48	\$146.32	\$225.68	\$401.45	\$401.45	\$401.45
\$160,000	\$20.48	\$20.48	\$22.40	\$22.40	\$26.24	\$38.08	\$61.44	\$98.56	\$151.04	\$232.96	\$414.40	\$414.40	\$414.40
\$165,000	\$21.12	\$21.12	\$23.10	\$23.10	\$27.06	\$39.27	\$63.36	\$101.64	\$155.76	\$240.24	\$427.35	\$427.35	\$427.35
\$170,000	\$21.76	\$21.76	\$23.80	\$23.80	\$27.88	\$40.46	\$65.28	\$104.72	\$160.48	\$247.52	\$440.30	\$440.30	\$440.30
\$175,000	\$22.40	\$22.40	\$24.50	\$24.50	\$28.70	\$41.65	\$67.20	\$107.80	\$165.20	\$254.80	\$453.25	\$453.25	\$453.25
\$180,000	\$23.04	\$23.04	\$25.20	\$25.20	\$29.52	\$42.84	\$69.12	\$110.88	\$169.92	\$262.08	\$466.20	\$466.20	\$466.20
\$185,000	\$23.68	\$23.68	\$25.90	\$25.90	\$30.34	\$44.03	\$71.04	\$113.96	\$174.64	\$269.36	\$479.15	\$479.15	\$479.15
\$190,000	\$24.32	\$24.32	\$26.60	\$26.60	\$31.16	\$45.22	\$72.96	\$117.04	\$179.36	\$276.64	\$492.10	\$492.10	\$492.10
\$195,000	\$24.96	\$24.96	\$27.30	\$27.30	\$31.98	\$46.41	\$74.88	\$120.12	\$184.08	\$283.92	\$505.05	\$505.05	\$505.05

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.

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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 +
\$200,000	\$25.60	\$25.60	\$28.00	\$28.00	\$32.80	\$47.60	\$76.80	\$123.20	\$188.80	\$291.20	\$518.00	\$518.00	\$518.00

Child Options

Life & AD&D	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
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Option 1:	\$2,000	\$1,000	\$0.26
Option 2:	\$3,000	\$1,000	\$0.39
Option 3:	\$4,000	\$1,000	\$0.52
Option 4:	\$5,000	\$1,000	\$0.65
Option 5:	\$6,000	\$1,000	\$0.78
Option 6:	\$7,000	\$1,000	\$0.91
Option 7:	\$8,000	\$1,000	\$1.04
Option 8:	\$9,000	\$1,000	\$1.17
Option 9:	\$10,000	\$1,000	\$1.30
Option 10:	\$11,000	\$1,000	\$1.43
Option 11:	\$12,000	\$1,000	\$1.56
Option 12:	\$13,000	\$1,000	\$1.69
Option 13:	\$14,000	\$1,000	\$1.82
Option 14:	\$15,000	\$1,000	\$1.95
Option 15:	\$16,000	\$1,000	\$2.08
Option 16:	\$17,000	\$1,000	\$2.21
Option 17:	\$18,000	\$1,000	\$2.34
Option 18:	\$19,000	\$1,000	\$2.47
Option 19:	\$20,000	\$1,000	\$2.60

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