

# Basic Term Life and Accidental Death & Dismemberment (AD&D) plan rates

For groups with 11-50 eligible employees, the employee Basic Term Life rate is based on the group's composite rate. The composite rate is determined by the characteristics of the group and is calculated by rating systems.

### Rates for less than \$25,000 *for groups with 2-10 eligible employees*

Age	Rate per \$1,000 of coverage
Under 30	\$0.20
30 - 39	0.25
40 - 44	0.41
45 - 49	0.58
50 - 54	0.86
55 - 59	1.53
60 - 64	2.27
65 - 69	3.77
70 - 74	5.36
75 - 79	8.44
80 - 84	12.12
85 - 89	18.14

### Rates for \$25,000 or more *for groups with 2-10 eligible employees*

*for groups offering at least \$25,000 of Basic Term Life coverage to all enrolled employees*

Age	Rate per \$1,000 of coverage
Under 30	\$0.16
30 - 39	0.20
40 - 44	0.33
45 - 49	0.46
50 - 54	0.69
55 - 59	1.22
60 - 64	1.82
65 - 69	3.02
70 - 74	4.29
75 - 79	6.75
80 - 84	9.70
85 - 89	14.51

### Rates for Optional Dependent Life coverage

\$5,000 spouse, \$5,000 children 6 months to 19 years (age 24 if full-time student); \$500 children under 6 months	\$2 per family
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*This option only available if employee life benefit is \$20,000 or more:*

\$10,000 spouse, \$10,000 children 6 months to 19 years (age 24 if full-time student); \$1,000 children under 6 months	\$4 per family
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### Supplemental Life rates per:

Age	\$15,000	\$25,000	\$50,000	\$100,000
Under 30	\$3	\$5.00	\$10.00	\$20.00
30-39	\$3.75	\$6.25	\$12.50	\$25.00
40-44	\$6.15	\$10.25	\$20.50	\$41.00
45-49	\$8.70	\$14.50	\$29.00	\$58.00
50-54	\$12.90	\$21.50	\$43.00	\$86.00
55-59	\$22.95	\$38.25	\$76.50	\$153.00
60-64	\$34.05	\$56.75	\$113.50	\$227.00
65-69	\$56.55	\$94.25	\$188.50	\$377.00

*Please Note: Life and AD&D benefits are reduced by 35 percent at age 65 and further reduced by 50 percent of the original benefit amount at age 70. Benefits terminate upon retirement. Availability of Group Life Insurance is subject to underwriting.*