



Renaissance[®]
DENTAL • VISION • LIFE • DISABILITY

VOLUNTARY EMPLOYEE LIFE BENEFITS FOR:
CITY OF NAVASOTA

Effective Date: October 01, 2023
All Full Time Eligible Employees

VOLUNTARY EMPLOYEE LIFE

Benefit	Increments of \$10,000 to \$500,000, not to exceed 5x annual earnings
Minimum	\$10,000
Maximum	\$500,000
Guaranteed Issue Amount	\$100,000
Age Reductions	• N/A
Waiver of Premium Provision	Total disability must occur prior to age 60; insurance ends when the employee ceases to be totally disabled; fails to provide proof of disability; attains age 65; or attains his or her retirement date. Elimination Period: 6 Months
Accelerated Death Benefit	Maximum benefit 75%; included for life insurance amounts of at least \$10,000
Continuation of Insurance	Available during total disability
Conversion	Included
Portability	Included
Suicide Exclusion	Included
Minimum Participation	Ten (10) Employees or 20%, whichever is greater.
Rate Guarantee	3 years

NOTE: This is not a policy and the descriptions of the policy(ies) are in summary form. If a discrepancy exists, the policy(ies) will control in all instances. For a complete description of benefits, exclusions, limitations, reduction of benefits, and/or terms under which the policy(ies) may be continued in force or discontinued, please refer to the policy(ies).



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DENTAL, VISION, LIFE, LTD, STD QUOTE PREPARED
FOR:
CITY OF NAVASOTA

EFFECTIVE DATE: October 1, 2023

VOLUNTARY EMPLOYEE LIFE MONTHLY PREMIUM RATES - Age Banded

AGE	LIFE RATE Per \$1,000	AD&D RATE Per \$1,000
Under 25	0.065	0.030
25-29 U	0.065	0.030
30-34 U	0.086	0.030
35-39 U	0.097	0.030
40-44 U	0.119	0.030
45-49 U	0.184	0.030
50-54 U	0.292	0.030
55-59 U	0.453	0.030
60-64 U	0.680	0.030
65-69 U	1.306	0.030
70-74 U	2.202	0.030
75-79 U	2.202	0.030
80+ U	2.202	0.030

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