

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 8 times your annual base salary only, rounded to the next higher \$1,000.

Payroll Deduction Illustration: Monthly Employee Options

Life	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 +	AD&D
\$10,000	\$0.60	\$0.60	\$0.60	\$0.80	\$0.90	\$1.20	\$1.80	\$2.80	\$4.80	\$7.20	\$12.80	\$21.00	\$21.00	\$0.20
\$20,000	\$1.20	\$1.20	\$1.20	\$1.60	\$1.80	\$2.40	\$3.60	\$5.60	\$9.60	\$14.40	\$25.60	\$42.00	\$42.00	\$0.40
\$30,000	\$1.80	\$1.80	\$1.80	\$2.40	\$2.70	\$3.60	\$5.40	\$8.40	\$14.40	\$21.60	\$38.40	\$63.00	\$63.00	\$0.60
\$40,000	\$2.40	\$2.40	\$2.40	\$3.20	\$3.60	\$4.80	\$7.20	\$11.20	\$19.20	\$28.80	\$51.20	\$84.00	\$84.00	\$0.80
\$50,000	\$3.00	\$3.00	\$3.00	\$4.00	\$4.50	\$6.00	\$9.00	\$14.00	\$24.00	\$36.00	\$64.00	\$105.00	\$105.00	\$1.00
\$60,000	\$3.60	\$3.60	\$3.60	\$4.80	\$5.40	\$7.20	\$10.80	\$16.80	\$28.80	\$43.20	\$76.80	\$126.00	\$126.00	\$1.20
\$70,000	\$4.20	\$4.20	\$4.20	\$5.60	\$6.30	\$8.40	\$12.60	\$19.60	\$33.60	\$50.40	\$89.60	\$147.00	\$147.00	\$1.40
\$80,000	\$4.80	\$4.80	\$4.80	\$6.40	\$7.20	\$9.60	\$14.40	\$22.40	\$38.40	\$57.60	\$102.40	\$168.00	\$168.00	\$1.60
\$90,000	\$5.40	\$5.40	\$5.40	\$7.20	\$8.10	\$10.80	\$16.20	\$25.20	\$43.20	\$64.80	\$115.20	\$189.00	\$189.00	\$1.80
\$100,000	\$6.00	\$6.00	\$6.00	\$8.00	\$9.00	\$12.00	\$18.00	\$28.00	\$48.00	\$72.00	\$128.00	\$210.00	\$210.00	\$2.00
\$110,000	\$6.60	\$6.60	\$6.60	\$8.80	\$9.90	\$13.20	\$19.80	\$30.80	\$52.80	\$79.20	\$140.80	\$231.00	\$231.00	\$2.20
\$120,000	\$7.20	\$7.20	\$7.20	\$9.60	\$10.80	\$14.40	\$21.60	\$33.60	\$57.60	\$86.40	\$153.60	\$252.00	\$252.00	\$2.40
\$130,000	\$7.80	\$7.80	\$7.80	\$10.40	\$11.70	\$15.60	\$23.40	\$36.40	\$62.40	\$93.60	\$166.40	\$273.00	\$273.00	\$2.60
\$140,000	\$8.40	\$8.40	\$8.40	\$11.20	\$12.60	\$16.80	\$25.20	\$39.20	\$67.20	\$100.80	\$179.20	\$294.00	\$294.00	\$2.80
\$150,000	\$9.00	\$9.00	\$9.00	\$12.00	\$13.50	\$18.00	\$27.00	\$42.00	\$72.00	\$108.00	\$192.00	\$315.00	\$315.00	\$3.00
\$160,000	\$9.60	\$9.60	\$9.60	\$12.80	\$14.40	\$19.20	\$28.80	\$44.80	\$76.80	\$115.20	\$204.80	\$336.00	\$336.00	\$3.20
\$170,000	\$10.20	\$10.20	\$10.20	\$13.60	\$15.30	\$20.40	\$30.60	\$47.60	\$81.60	\$122.40	\$217.60	\$357.00	\$357.00	\$3.40
\$180,000	\$10.80	\$10.80	\$10.80	\$14.40	\$16.20	\$21.60	\$32.40	\$50.40	\$86.40	\$129.60	\$230.40	\$378.00	\$378.00	\$3.60
\$190,000	\$11.40	\$11.40	\$11.40	\$15.20	\$17.10	\$22.80	\$34.20	\$53.20	\$91.20	\$136.80	\$243.20	\$399.00	\$399.00	\$3.80
\$200,000	\$12.00	\$12.00	\$12.00	\$16.00	\$18.00	\$24.00	\$36.00	\$56.00	\$96.00	\$144.00	\$256.00	\$420.00	\$420.00	\$4.00
The amounts below require Statement of Insurability form														
\$210,000	\$12.60	\$12.60	\$12.60	\$16.80	\$18.90	\$25.20	\$37.80	\$58.80	\$100.80	\$151.20	\$268.80	\$441.00	\$441.00	\$4.20
\$220,000	\$13.20	\$13.20	\$13.20	\$17.60	\$19.80	\$26.40	\$39.60	\$61.60	\$105.60	\$158.40	\$281.60	\$462.00	\$462.00	\$4.40
\$230,000	\$13.80	\$13.80	\$13.80	\$18.40	\$20.70	\$27.60	\$41.40	\$64.40	\$110.40	\$165.60	\$294.40	\$483.00	\$483.00	\$4.60
\$240,000	\$14.40	\$14.40	\$14.40	\$19.20	\$21.60	\$28.80	\$43.20	\$67.20	\$115.20	\$172.80	\$307.20	\$504.00	\$504.00	\$4.80
\$250,000	\$15.00	\$15.00	\$15.00	\$20.00	\$22.50	\$30.00	\$45.00	\$70.00	\$120.00	\$180.00	\$320.00	\$525.00	\$525.00	\$5.00
\$260,000	\$15.60	\$15.60	\$15.60	\$20.80	\$23.40	\$31.20	\$46.80	\$72.80	\$124.80	\$187.20	\$332.80	\$546.00	\$546.00	\$5.20
\$270,000	\$16.20	\$16.20	\$16.20	\$21.60	\$24.30	\$32.40	\$48.60	\$75.60	\$129.60	\$194.40	\$345.60	\$567.00	\$567.00	\$5.40
\$280,000	\$16.80	\$16.80	\$16.80	\$22.40	\$25.20	\$33.60	\$50.40	\$78.40	\$134.40	\$201.60	\$358.40	\$588.00	\$588.00	\$5.60
\$290,000	\$17.40	\$17.40	\$17.40	\$23.20	\$26.10	\$34.80	\$52.20	\$81.20	\$139.20	\$208.80	\$371.20	\$609.00	\$609.00	\$5.80
\$300,000	\$18.00	\$18.00	\$18.00	\$24.00	\$27.00	\$36.00	\$54.00	\$84.00	\$144.00	\$216.00	\$384.00	\$630.00	\$630.00	\$6.00
\$310,000	\$18.60	\$18.60	\$18.60	\$24.80	\$27.90	\$37.20	\$55.80	\$86.80	\$148.80	\$223.20	\$396.80	\$651.00	\$651.00	\$6.20
\$320,000	\$19.20	\$19.20	\$19.20	\$25.60	\$28.80	\$38.40	\$57.60	\$89.60	\$153.60	\$230.40	\$409.60	\$672.00	\$672.00	\$6.40
\$330,000	\$19.80	\$19.80	\$19.80	\$26.40	\$29.70	\$39.60	\$59.40	\$92.40	\$158.40	\$237.60	\$422.40	\$693.00	\$693.00	\$6.60
\$340,000	\$20.40	\$20.40	\$20.40	\$27.20	\$30.60	\$40.80	\$61.20	\$95.20	\$163.20	\$244.80	\$435.20	\$714.00	\$714.00	\$6.80
\$350,000	\$21.00	\$21.00	\$21.00	\$28.00	\$31.50	\$42.00	\$63.00	\$98.00	\$168.00	\$252.00	\$448.00	\$735.00	\$735.00	\$7.00
\$360,000	\$21.60	\$21.60	\$21.60	\$28.80	\$32.40	\$43.20	\$64.80	\$100.80	\$172.80	\$259.20	\$460.80	\$756.00	\$756.00	\$7.20
\$370,000	\$22.20	\$22.20	\$22.20	\$29.60	\$33.30	\$44.40	\$66.60	\$103.60	\$177.60	\$266.40	\$473.60	\$777.00	\$777.00	\$7.40
\$380,000	\$22.80	\$22.80	\$22.80	\$30.40	\$34.20	\$45.60	\$68.40	\$106.40	\$182.40	\$273.60	\$486.40	\$798.00	\$798.00	\$7.60

Note: Premiums are based on your age as of 09/01 and amount of coverage chosen.

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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 8 times your annual base salary only, rounded to the next higher \$1,000.

Payroll Deduction Illustration: Monthly Employee Options

Life	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 +	AD&D
\$390,000	\$23.40	\$23.40	\$23.40	\$31.20	\$35.10	\$46.80	\$70.20	\$109.20	\$187.20	\$280.80	\$499.20	\$819.00	\$819.00	\$7.80
\$400,000	\$24.00	\$24.00	\$24.00	\$32.00	\$36.00	\$48.00	\$72.00	\$112.00	\$192.00	\$288.00	\$512.00	\$840.00	\$840.00	\$8.00
\$410,000	\$24.60	\$24.60	\$24.60	\$32.80	\$36.90	\$49.20	\$73.80	\$114.80	\$196.80	\$295.20	\$524.80	\$861.00	\$861.00	\$8.20
\$420,000	\$25.20	\$25.20	\$25.20	\$33.60	\$37.80	\$50.40	\$75.60	\$117.60	\$201.60	\$302.40	\$537.60	\$882.00	\$882.00	\$8.40
\$430,000	\$25.80	\$25.80	\$25.80	\$34.40	\$38.70	\$51.60	\$77.40	\$120.40	\$206.40	\$309.60	\$550.40	\$903.00	\$903.00	\$8.60
\$440,000	\$26.40	\$26.40	\$26.40	\$35.20	\$39.60	\$52.80	\$79.20	\$123.20	\$211.20	\$316.80	\$563.20	\$924.00	\$924.00	\$8.80
\$450,000	\$27.00	\$27.00	\$27.00	\$36.00	\$40.50	\$54.00	\$81.00	\$126.00	\$216.00	\$324.00	\$576.00	\$945.00	\$945.00	\$9.00
\$460,000	\$27.60	\$27.60	\$27.60	\$36.80	\$41.40	\$55.20	\$82.80	\$128.80	\$220.80	\$331.20	\$588.80	\$966.00	\$966.00	\$9.20
\$470,000	\$28.20	\$28.20	\$28.20	\$37.60	\$42.30	\$56.40	\$84.60	\$131.60	\$225.60	\$338.40	\$601.60	\$987.00	\$987.00	\$9.40
\$480,000	\$28.80	\$28.80	\$28.80	\$38.40	\$43.20	\$57.60	\$86.40	\$134.40	\$230.40	\$345.60	\$614.40	\$1,008.00	\$1,008.00	\$9.60
\$490,000	\$29.40	\$29.40	\$29.40	\$39.20	\$44.10	\$58.80	\$88.20	\$137.20	\$235.20	\$352.80	\$627.20	\$1,029.00	\$1,029.00	\$9.80
\$500,000	\$30.00	\$30.00	\$30.00	\$40.00	\$45.00	\$60.00	\$90.00	\$140.00	\$240.00	\$360.00	\$640.00	\$1,050.00	\$1,050.00	\$10.00

Note: Premiums are based on your age as of 09/01 and amount of coverage chosen.

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Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$250,000, 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	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	\$0.30	\$0.30	\$0.30	\$0.40	\$0.45	\$0.60	\$0.90	\$1.40	\$2.40	\$3.60	\$6.40	\$10.50	\$10.50
\$10,000	\$0.60	\$0.60	\$0.60	\$0.80	\$0.90	\$1.20	\$1.80	\$2.80	\$4.80	\$7.20	\$12.80	\$21.00	\$21.00
\$15,000	\$0.90	\$0.90	\$0.90	\$1.20	\$1.35	\$1.80	\$2.70	\$4.20	\$7.20	\$10.80	\$19.20	\$31.50	\$31.50
\$20,000	\$1.20	\$1.20	\$1.20	\$1.60	\$1.80	\$2.40	\$3.60	\$5.60	\$9.60	\$14.40	\$25.60	\$42.00	\$42.00
\$25,000	\$1.50	\$1.50	\$1.50	\$2.00	\$2.25	\$3.00	\$4.50	\$7.00	\$12.00	\$18.00	\$32.00	\$52.50	\$52.50
\$30,000	\$1.80	\$1.80	\$1.80	\$2.40	\$2.70	\$3.60	\$5.40	\$8.40	\$14.40	\$21.60	\$38.40	\$63.00	\$63.00
\$35,000	\$2.10	\$2.10	\$2.10	\$2.80	\$3.15	\$4.20	\$6.30	\$9.80	\$16.80	\$25.20	\$44.80	\$73.50	\$73.50
\$40,000	\$2.40	\$2.40	\$2.40	\$3.20	\$3.60	\$4.80	\$7.20	\$11.20	\$19.20	\$28.80	\$51.20	\$84.00	\$84.00
\$45,000	\$2.70	\$2.70	\$2.70	\$3.60	\$4.05	\$5.40	\$8.10	\$12.60	\$21.60	\$32.40	\$57.60	\$94.50	\$94.50
\$50,000	\$3.00	\$3.00	\$3.00	\$4.00	\$4.50	\$6.00	\$9.00	\$14.00	\$24.00	\$36.00	\$64.00	\$105.00	\$105.00
The amounts below require Statement of Insurability form													
\$55,000	\$3.30	\$3.30	\$3.30	\$4.40	\$4.95	\$6.60	\$9.90	\$15.40	\$26.40	\$39.60	\$70.40	\$115.50	\$115.50
\$60,000	\$3.60	\$3.60	\$3.60	\$4.80	\$5.40	\$7.20	\$10.80	\$16.80	\$28.80	\$43.20	\$76.80	\$126.00	\$126.00
\$65,000	\$3.90	\$3.90	\$3.90	\$5.20	\$5.85	\$7.80	\$11.70	\$18.20	\$31.20	\$46.80	\$83.20	\$136.50	\$136.50
\$70,000	\$4.20	\$4.20	\$4.20	\$5.60	\$6.30	\$8.40	\$12.60	\$19.60	\$33.60	\$50.40	\$89.60	\$147.00	\$147.00
\$75,000	\$4.50	\$4.50	\$4.50	\$6.00	\$6.75	\$9.00	\$13.50	\$21.00	\$36.00	\$54.00	\$96.00	\$157.50	\$157.50
\$80,000	\$4.80	\$4.80	\$4.80	\$6.40	\$7.20	\$9.60	\$14.40	\$22.40	\$38.40	\$57.60	\$102.40	\$168.00	\$168.00
\$85,000	\$5.10	\$5.10	\$5.10	\$6.80	\$7.65	\$10.20	\$15.30	\$23.80	\$40.80	\$61.20	\$108.80	\$178.50	\$178.50
\$90,000	\$5.40	\$5.40	\$5.40	\$7.20	\$8.10	\$10.80	\$16.20	\$25.20	\$43.20	\$64.80	\$115.20	\$189.00	\$189.00
\$95,000	\$5.70	\$5.70	\$5.70	\$7.60	\$8.55	\$11.40	\$17.10	\$26.60	\$45.60	\$68.40	\$121.60	\$199.50	\$199.50
\$100,000	\$6.00	\$6.00	\$6.00	\$8.00	\$9.00	\$12.00	\$18.00	\$28.00	\$48.00	\$72.00	\$128.00	\$210.00	\$210.00
\$105,000	\$6.30	\$6.30	\$6.30	\$8.40	\$9.45	\$12.60	\$18.90	\$29.40	\$50.40	\$75.60	\$134.40	\$220.50	\$220.50
\$110,000	\$6.60	\$6.60	\$6.60	\$8.80	\$9.90	\$13.20	\$19.80	\$30.80	\$52.80	\$79.20	\$140.80	\$231.00	\$231.00
\$115,000	\$6.90	\$6.90	\$6.90	\$9.20	\$10.35	\$13.80	\$20.70	\$32.20	\$55.20	\$82.80	\$147.20	\$241.50	\$241.50
\$120,000	\$7.20	\$7.20	\$7.20	\$9.60	\$10.80	\$14.40	\$21.60	\$33.60	\$57.60	\$86.40	\$153.60	\$252.00	\$252.00
\$125,000	\$7.50	\$7.50	\$7.50	\$10.00	\$11.25	\$15.00	\$22.50	\$35.00	\$60.00	\$90.00	\$160.00	\$262.50	\$262.50
\$130,000	\$7.80	\$7.80	\$7.80	\$10.40	\$11.70	\$15.60	\$23.40	\$36.40	\$62.40	\$93.60	\$166.40	\$273.00	\$273.00
\$135,000	\$8.10	\$8.10	\$8.10	\$10.80	\$12.15	\$16.20	\$24.30	\$37.80	\$64.80	\$97.20	\$172.80	\$283.50	\$283.50
\$140,000	\$8.40	\$8.40	\$8.40	\$11.20	\$12.60	\$16.80	\$25.20	\$39.20	\$67.20	\$100.80	\$179.20	\$294.00	\$294.00
\$145,000	\$8.70	\$8.70	\$8.70	\$11.60	\$13.05	\$17.40	\$26.10	\$40.60	\$69.60	\$104.40	\$185.60	\$304.50	\$304.50
\$150,000	\$9.00	\$9.00	\$9.00	\$12.00	\$13.50	\$18.00	\$27.00	\$42.00	\$72.00	\$108.00	\$192.00	\$315.00	\$315.00
\$155,000	\$9.30	\$9.30	\$9.30	\$12.40	\$13.95	\$18.60	\$27.90	\$43.40	\$74.40	\$111.60	\$198.40	\$325.50	\$325.50
\$160,000	\$9.60	\$9.60	\$9.60	\$12.80	\$14.40	\$19.20	\$28.80	\$44.80	\$76.80	\$115.20	\$204.80	\$336.00	\$336.00
\$165,000	\$9.90	\$9.90	\$9.90	\$13.20	\$14.85	\$19.80	\$29.70	\$46.20	\$79.20	\$118.80	\$211.20	\$346.50	\$346.50
\$170,000	\$10.20	\$10.20	\$10.20	\$13.60	\$15.30	\$20.40	\$30.60	\$47.60	\$81.60	\$122.40	\$217.60	\$357.00	\$357.00
\$175,000	\$10.50	\$10.50	\$10.50	\$14.00	\$15.75	\$21.00	\$31.50	\$49.00	\$84.00	\$126.00	\$224.00	\$367.50	\$367.50
\$180,000	\$10.80	\$10.80	\$10.80	\$14.40	\$16.20	\$21.60	\$32.40	\$50.40	\$86.40	\$129.60	\$230.40	\$378.00	\$378.00
\$185,000	\$11.10	\$11.10	\$11.10	\$14.80	\$16.65	\$22.20	\$33.30	\$51.80	\$88.80	\$133.20	\$236.80	\$388.50	\$388.50
\$190,000	\$11.40	\$11.40	\$11.40	\$15.20	\$17.10	\$22.80	\$34.20	\$53.20	\$91.20	\$136.80	\$243.20	\$399.00	\$399.00
\$195,000	\$11.70	\$11.70	\$11.70	\$15.60	\$17.55	\$23.40	\$35.10	\$54.60	\$93.60	\$140.40	\$249.60	\$409.50	\$409.50

Note: Spouse premiums are based on your age as of 09/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$250,000, 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	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	\$12.00	\$12.00	\$12.00	\$16.00	\$18.00	\$24.00	\$36.00	\$56.00	\$96.00	\$144.00	\$256.00	\$420.00	\$420.00
\$205,000	\$12.30	\$12.30	\$12.30	\$16.40	\$18.45	\$24.60	\$36.90	\$57.40	\$98.40	\$147.60	\$262.40	\$430.50	\$430.50
\$210,000	\$12.60	\$12.60	\$12.60	\$16.80	\$18.90	\$25.20	\$37.80	\$58.80	\$100.80	\$151.20	\$268.80	\$441.00	\$441.00
\$215,000	\$12.90	\$12.90	\$12.90	\$17.20	\$19.35	\$25.80	\$38.70	\$60.20	\$103.20	\$154.80	\$275.20	\$451.50	\$451.50
\$220,000	\$13.20	\$13.20	\$13.20	\$17.60	\$19.80	\$26.40	\$39.60	\$61.60	\$105.60	\$158.40	\$281.60	\$462.00	\$462.00
\$225,000	\$13.50	\$13.50	\$13.50	\$18.00	\$20.25	\$27.00	\$40.50	\$63.00	\$108.00	\$162.00	\$288.00	\$472.50	\$472.50
\$230,000	\$13.80	\$13.80	\$13.80	\$18.40	\$20.70	\$27.60	\$41.40	\$64.40	\$110.40	\$165.60	\$294.40	\$483.00	\$483.00
\$235,000	\$14.10	\$14.10	\$14.10	\$18.80	\$21.15	\$28.20	\$42.30	\$65.80	\$112.80	\$169.20	\$300.80	\$493.50	\$493.50
\$240,000	\$14.40	\$14.40	\$14.40	\$19.20	\$21.60	\$28.80	\$43.20	\$67.20	\$115.20	\$172.80	\$307.20	\$504.00	\$504.00
\$245,000	\$14.70	\$14.70	\$14.70	\$19.60	\$22.05	\$29.40	\$44.10	\$68.60	\$117.60	\$176.40	\$313.60	\$514.50	\$514.50
\$250,000	\$15.00	\$15.00	\$15.00	\$20.00	\$22.50	\$30.00	\$45.00	\$70.00	\$120.00	\$180.00	\$320.00	\$525.00	\$525.00

Child Options

Life	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$10,000	\$1,000	\$2.00

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