

2016-2017 Optional Term Life Insurance Rates

Optional <u>Employee</u> Life Plans and Rates		
\$10,000 - \$500,000 Maximum Benefit		
Age as of each October 1st	Non-Tobacco Rates	Tobacco Rates
	12-Check Employees (per \$10,000 benefit)	12-Check Employees (per \$10,000 benefit)
Under 24	\$0.400	\$0.570
25 - 29	\$0.450	\$0.640
30 - 34	\$0.500	\$0.800
35 - 39	\$0.700	\$1.000
40 - 44	\$1.000	\$1.420
45 - 49	\$1.500	\$2.120
50 - 54	\$2.300	\$3.240
55 - 59	\$4.300	\$5.930
60 - 64	\$6.600	\$9.040
65 - 69	\$12.700	\$17.020
70 - 74	\$14.800	\$20.600
75 +	\$20.600	\$26.400
* Tobacco rates are for employees who have used tobacco products during the last 12 months.		
There is one plan offered with values ranging from \$10,000 to \$500,000 in \$10,000 increments.		
If you are currently enrolled and your current amount is less than \$100,000 in coverage, you may increase your coverage at open enrollment by \$20,000 not to exceed \$100,000 as guaranteed issue.		
Amounts above the guaranteed issuance, or new coverage requested during open enrollment periods, will require approval by Standard.		

Optional <u>Spouse</u> Life Plans and Rates		
\$10,000 - \$500,000 Maximum Benefit		
Age as of each October 1st	Non-Tobacco Rates	Tobacco Rates
	12-Check Employees (per \$10,000 benefit)	12-Check Employees (per \$10,000 benefit)
Under 24	\$0.520	\$0.750
25 - 29	\$0.620	\$0.890
30 - 34	\$0.830	\$1.190
35 - 39	\$0.940	\$1.360
40 - 44	\$1.150	\$1.660
45 - 49	\$1.780	\$2.520
50 - 54	\$2.620	\$3.710
55 - 59	\$4.720	\$6.530
60 - 64	\$7.130	\$9.780
65 - 69	\$13.630	\$18.290
70 - 74	\$16.340	\$21.460
75 +	\$37.740	\$48.380
* Tobacco rates are for spouse/domestic partner who have used tobacco products during the last 12 months.		
There is one plan offered with values ranging from \$10,000 to \$500,000 in \$10,000 increments.		
If you are currently enrolled and your current amount is less than \$30,000 in coverage, you may increase your coverage at open enrollment by \$20,000 not to exceed \$30,000 as guaranteed issue.		
Amounts above the guaranteed issuance, or new coverage requested during open enrollment periods, will require approval by Standard.		

Optional <u>Employee</u> Life Plans and Rates		
\$10,000 - \$500,000 Maximum Benefit		
Age as of each October 1st	Non-Tobacco Rates	Tobacco Rates
	10-Check Employees (per \$10,000 benefit)	10-Check Employees (per \$10,000 benefit)
Under 24	\$0.480	\$0.684
25 - 29	\$0.540	\$0.768
30 - 34	\$0.600	\$0.960
35 - 39	\$0.840	\$1.200
40 - 44	\$1.200	\$1.704
45 - 49	\$1.800	\$2.544
50 - 54	\$2.760	\$3.888
55 - 59	\$5.160	\$7.116
60 - 64	\$7.920	\$10.848
65 - 69	\$15.240	\$20.424
70 - 74	\$17.760	\$24.720
75 +	\$24.720	\$31.680
* Tobacco rates are for employees who have used tobacco products during the last 12 months.		
There is one plan offered with values ranging from \$10,000 to \$500,000 in \$10,000 increments.		
If you are currently enrolled and your current amount is less than \$100,000 in coverage, you may increase your coverage at open enrollment by \$20,000 not to exceed \$100,000 as guaranteed issue.		
Amounts above the guaranteed issuance, or new coverage requested during open enrollment periods, will require approval by Standard.		

Optional <u>Spouse</u> Life Plans and Rates		
\$10,000 - \$500,000 Maximum Benefit		
Age as of each October 1st	Non-Tobacco Rates	Tobacco Rates
	10-Check Employees (per \$10,000 benefit)	10-Check Employees (per \$10,000 benefit)
Under 24	\$0.624	\$0.900
25 - 29	\$0.744	\$1.068
30 - 34	\$0.996	\$1.428
35 - 39	\$1.128	\$1.632
40 - 44	\$1.380	\$1.992
45 - 49	\$2.136	\$3.024
50 - 54	\$3.144	\$4.452
55 - 59	\$5.664	\$7.836
60 - 64	\$8.556	\$11.736
65 - 69	\$16.356	\$21.948
70 - 74	\$19.608	\$25.752
75 +	\$45.288	\$58.056
* Tobacco rates are for spouse/domestic partner who have used tobacco products during the last 12 months.		
There is one plan offered with values ranging from \$10,000 to \$500,000 in \$10,000 increments.		
If you are currently enrolled and your current amount is less than \$30,000 in coverage, you may increase your coverage at open enrollment by \$20,000 not to exceed \$30,000 as guaranteed issue.		
Amounts above the guaranteed issuance, or new coverage requested during open enrollment periods, will require approval by Standard.		

One Rate Covers All Employee's Eligible Children	
Optional Child* Life Plans and Rates	
\$2,000 - \$10,000 Maximum Benefit	
Licensed, Administrative & Classified Employees <i>10-Check Employees</i>	Licensed, Administrative & Classified Employees <i>12-Check Employees</i>
\$0.12 Monthly Rate (per \$2,000 benefit)	\$0.10 Monthly Rate (per \$2,000 benefit)
\$10,000 Benefit	\$10,000 Benefit
\$0.60	\$0.50
The employee must be enrolled in Optional Life to cover an eligible child or eligible children.	
There is one plan offered with values ranging from \$2,000 to \$10,000 in \$2,000 increments.	