

Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$750,000, in \$10,000 increments, not to exceed 6 times your annual base salary only, 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	\$0.67	\$0.67	\$0.67	\$0.95	\$1.04	\$1.13	\$1.69	\$2.61	\$3.62	\$6.29	\$12.28	\$19.65	\$19.65
\$20,000	\$1.34	\$1.34	\$1.34	\$1.90	\$2.08	\$2.26	\$3.38	\$5.22	\$7.24	\$12.58	\$24.56	\$39.30	\$39.30
\$30,000	\$2.01	\$2.01	\$2.01	\$2.85	\$3.12	\$3.39	\$5.07	\$7.83	\$10.86	\$18.87	\$36.84	\$58.95	\$58.95
\$40,000	\$2.68	\$2.68	\$2.68	\$3.80	\$4.16	\$4.52	\$6.76	\$10.44	\$14.48	\$25.16	\$49.12	\$78.60	\$78.60
\$50,000	\$3.35	\$3.35	\$3.35	\$4.75	\$5.20	\$5.65	\$8.45	\$13.05	\$18.10	\$31.45	\$61.40	\$98.25	\$98.25
\$60,000	\$4.02	\$4.02	\$4.02	\$5.70	\$6.24	\$6.78	\$10.14	\$15.66	\$21.72	\$37.74	\$73.68	\$117.90	\$117.90
\$70,000	\$4.69	\$4.69	\$4.69	\$6.65	\$7.28	\$7.91	\$11.83	\$18.27	\$25.34	\$44.03	\$85.96	\$137.55	\$137.55
\$80,000	\$5.36	\$5.36	\$5.36	\$7.60	\$8.32	\$9.04	\$13.52	\$20.88	\$28.96	\$50.32	\$98.24	\$157.20	\$157.20
\$90,000	\$6.03	\$6.03	\$6.03	\$8.55	\$9.36	\$10.17	\$15.21	\$23.49	\$32.58	\$56.61	\$110.52	\$176.85	\$176.85
\$100,000	\$6.70	\$6.70	\$6.70	\$9.50	\$10.40	\$11.30	\$16.90	\$26.10	\$36.20	\$62.90	\$122.80	\$196.50	\$196.50
\$110,000	\$7.37	\$7.37	\$7.37	\$10.45	\$11.44	\$12.43	\$18.59	\$28.71	\$39.82	\$69.19	\$135.08	\$216.15	\$216.15
\$120,000	\$8.04	\$8.04	\$8.04	\$11.40	\$12.48	\$13.56	\$20.28	\$31.32	\$43.44	\$75.48	\$147.36	\$235.80	\$235.80
\$130,000	\$8.71	\$8.71	\$8.71	\$12.35	\$13.52	\$14.69	\$21.97	\$33.93	\$47.06	\$81.77	\$159.64	\$255.45	\$255.45
\$140,000	\$9.38	\$9.38	\$9.38	\$13.30	\$14.56	\$15.82	\$23.66	\$36.54	\$50.68	\$88.06	\$171.92	\$275.10	\$275.10
\$150,000	\$10.05	\$10.05	\$10.05	\$14.25	\$15.60	\$16.95	\$25.35	\$39.15	\$54.30	\$94.35	\$184.20	\$294.75	\$294.75
\$160,000	\$10.72	\$10.72	\$10.72	\$15.20	\$16.64	\$18.08	\$27.04	\$41.76	\$57.92	\$100.64	\$196.48	\$314.40	\$314.40
\$170,000	\$11.39	\$11.39	\$11.39	\$16.15	\$17.68	\$19.21	\$28.73	\$44.37	\$61.54	\$106.93	\$208.76	\$334.05	\$334.05
\$180,000	\$12.06	\$12.06	\$12.06	\$17.10	\$18.72	\$20.34	\$30.42	\$46.98	\$65.16	\$113.22	\$221.04	\$353.70	\$353.70
\$190,000	\$12.73	\$12.73	\$12.73	\$18.05	\$19.76	\$21.47	\$32.11	\$49.59	\$68.78	\$119.51	\$233.32	\$373.35	\$373.35
\$200,000	\$13.40	\$13.40	\$13.40	\$19.00	\$20.80	\$22.60	\$33.80	\$52.20	\$72.40	\$125.80	\$245.60	\$393.00	\$393.00
\$210,000	\$14.07	\$14.07	\$14.07	\$19.95	\$21.84	\$23.73	\$35.49	\$54.81	\$76.02	\$132.09	\$257.88	\$412.65	\$412.65
\$220,000	\$14.74	\$14.74	\$14.74	\$20.90	\$22.88	\$24.86	\$37.18	\$57.42	\$79.64	\$138.38	\$270.16	\$432.30	\$432.30
\$230,000	\$15.41	\$15.41	\$15.41	\$21.85	\$23.92	\$25.99	\$38.87	\$60.03	\$83.26	\$144.67	\$282.44	\$451.95	\$451.95
\$240,000	\$16.08	\$16.08	\$16.08	\$22.80	\$24.96	\$27.12	\$40.56	\$62.64	\$86.88	\$150.96	\$294.72	\$471.60	\$471.60
\$250,000	\$16.75	\$16.75	\$16.75	\$23.75	\$26.00	\$28.25	\$42.25	\$65.25	\$90.50	\$157.25	\$307.00	\$491.25	\$491.25
\$260,000	\$17.42	\$17.42	\$17.42	\$24.70	\$27.04	\$29.38	\$43.94	\$67.86	\$94.12	\$163.54	\$319.28	\$510.90	\$510.90
\$270,000	\$18.09	\$18.09	\$18.09	\$25.65	\$28.08	\$30.51	\$45.63	\$70.47	\$97.74	\$169.83	\$331.56	\$530.55	\$530.55
\$280,000	\$18.76	\$18.76	\$18.76	\$26.60	\$29.12	\$31.64	\$47.32	\$73.08	\$101.36	\$176.12	\$343.84	\$550.20	\$550.20
\$290,000	\$19.43	\$19.43	\$19.43	\$27.55	\$30.16	\$32.77	\$49.01	\$75.69	\$104.98	\$182.41	\$356.12	\$569.85	\$569.85
\$300,000	\$20.10	\$20.10	\$20.10	\$28.50	\$31.20	\$33.90	\$50.70	\$78.30	\$108.60	\$188.70	\$368.40	\$589.50	\$589.50
The amounts below require Statement of Insurability form													
\$310,000	\$20.77	\$20.77	\$20.77	\$29.45	\$32.24	\$35.03	\$52.39	\$80.91	\$112.22	\$194.99	\$380.68	\$609.15	\$609.15
\$320,000	\$21.44	\$21.44	\$21.44	\$30.40	\$33.28	\$36.16	\$54.08	\$83.52	\$115.84	\$201.28	\$392.96	\$628.80	\$628.80
\$330,000	\$22.11	\$22.11	\$22.11	\$31.35	\$34.32	\$37.29	\$55.77	\$86.13	\$119.46	\$207.57	\$405.24	\$648.45	\$648.45
\$340,000	\$22.78	\$22.78	\$22.78	\$32.30	\$35.36	\$38.42	\$57.46	\$88.74	\$123.08	\$213.86	\$417.52	\$668.10	\$668.10
\$350,000	\$23.45	\$23.45	\$23.45	\$33.25	\$36.40	\$39.55	\$59.15	\$91.35	\$126.70	\$220.15	\$429.80	\$687.75	\$687.75
\$360,000	\$24.12	\$24.12	\$24.12	\$34.20	\$37.44	\$40.68	\$60.84	\$93.96	\$130.32	\$226.44	\$442.08	\$707.40	\$707.40
\$370,000	\$24.79	\$24.79	\$24.79	\$35.15	\$38.48	\$41.81	\$62.53	\$96.57	\$133.94	\$232.73	\$454.36	\$727.05	\$727.05
\$380,000	\$25.46	\$25.46	\$25.46	\$36.10	\$39.52	\$42.94	\$64.22	\$99.18	\$137.56	\$239.02	\$466.64	\$746.70	\$746.70

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 \$750,000, in \$10,000 increments, not to exceed 6 times your annual base salary only, 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 +
\$390,000	\$26.13	\$26.13	\$26.13	\$37.05	\$40.56	\$44.07	\$65.91	\$101.79	\$141.18	\$245.31	\$478.92	\$766.35	\$766.35
\$400,000	\$26.80	\$26.80	\$26.80	\$38.00	\$41.60	\$45.20	\$67.60	\$104.40	\$144.80	\$251.60	\$491.20	\$786.00	\$786.00
\$410,000	\$27.47	\$27.47	\$27.47	\$38.95	\$42.64	\$46.33	\$69.29	\$107.01	\$148.42	\$257.89	\$503.48	\$805.65	\$805.65
\$420,000	\$28.14	\$28.14	\$28.14	\$39.90	\$43.68	\$47.46	\$70.98	\$109.62	\$152.04	\$264.18	\$515.76	\$825.30	\$825.30
\$430,000	\$28.81	\$28.81	\$28.81	\$40.85	\$44.72	\$48.59	\$72.67	\$112.23	\$155.66	\$270.47	\$528.04	\$844.95	\$844.95
\$440,000	\$29.48	\$29.48	\$29.48	\$41.80	\$45.76	\$49.72	\$74.36	\$114.84	\$159.28	\$276.76	\$540.32	\$864.60	\$864.60
\$450,000	\$30.15	\$30.15	\$30.15	\$42.75	\$46.80	\$50.85	\$76.05	\$117.45	\$162.90	\$283.05	\$552.60	\$884.25	\$884.25
\$460,000	\$30.82	\$30.82	\$30.82	\$43.70	\$47.84	\$51.98	\$77.74	\$120.06	\$166.52	\$289.34	\$564.88	\$903.90	\$903.90
\$470,000	\$31.49	\$31.49	\$31.49	\$44.65	\$48.88	\$53.11	\$79.43	\$122.67	\$170.14	\$295.63	\$577.16	\$923.55	\$923.55
\$480,000	\$32.16	\$32.16	\$32.16	\$45.60	\$49.92	\$54.24	\$81.12	\$125.28	\$173.76	\$301.92	\$589.44	\$943.20	\$943.20
\$490,000	\$32.83	\$32.83	\$32.83	\$46.55	\$50.96	\$55.37	\$82.81	\$127.89	\$177.38	\$308.21	\$601.72	\$962.85	\$962.85
\$500,000	\$33.50	\$33.50	\$33.50	\$47.50	\$52.00	\$56.50	\$84.50	\$130.50	\$181.00	\$314.50	\$614.00	\$982.50	\$982.50
\$510,000	\$34.17	\$34.17	\$34.17	\$48.45	\$53.04	\$57.63	\$86.19	\$133.11	\$184.62	\$320.79	\$626.28	\$1,002.15	\$1,002.15
\$520,000	\$34.84	\$34.84	\$34.84	\$49.40	\$54.08	\$58.76	\$87.88	\$135.72	\$188.24	\$327.08	\$638.56	\$1,021.80	\$1,021.80
\$530,000	\$35.51	\$35.51	\$35.51	\$50.35	\$55.12	\$59.89	\$89.57	\$138.33	\$191.86	\$333.37	\$650.84	\$1,041.45	\$1,041.45
\$540,000	\$36.18	\$36.18	\$36.18	\$51.30	\$56.16	\$61.02	\$91.26	\$140.94	\$195.48	\$339.66	\$663.12	\$1,061.10	\$1,061.10
\$550,000	\$36.85	\$36.85	\$36.85	\$52.25	\$57.20	\$62.15	\$92.95	\$143.55	\$199.10	\$345.95	\$675.40	\$1,080.75	\$1,080.75
\$560,000	\$37.52	\$37.52	\$37.52	\$53.20	\$58.24	\$63.28	\$94.64	\$146.16	\$202.72	\$352.24	\$687.68	\$1,100.40	\$1,100.40
\$570,000	\$38.19	\$38.19	\$38.19	\$54.15	\$59.28	\$64.41	\$96.33	\$148.77	\$206.34	\$358.53	\$699.96	\$1,120.05	\$1,120.05
\$580,000	\$38.86	\$38.86	\$38.86	\$55.10	\$60.32	\$65.54	\$98.02	\$151.38	\$209.96	\$364.82	\$712.24	\$1,139.70	\$1,139.70
\$590,000	\$39.53	\$39.53	\$39.53	\$56.05	\$61.36	\$66.67	\$99.71	\$153.99	\$213.58	\$371.11	\$724.52	\$1,159.35	\$1,159.35
\$600,000	\$40.20	\$40.20	\$40.20	\$57.00	\$62.40	\$67.80	\$101.40	\$156.60	\$217.20	\$377.40	\$736.80	\$1,179.00	\$1,179.00
\$610,000	\$40.87	\$40.87	\$40.87	\$57.95	\$63.44	\$68.93	\$103.09	\$159.21	\$220.82	\$383.69	\$749.08	\$1,198.65	\$1,198.65
\$620,000	\$41.54	\$41.54	\$41.54	\$58.90	\$64.48	\$70.06	\$104.78	\$161.82	\$224.44	\$389.98	\$761.36	\$1,218.30	\$1,218.30
\$630,000	\$42.21	\$42.21	\$42.21	\$59.85	\$65.52	\$71.19	\$106.47	\$164.43	\$228.06	\$396.27	\$773.64	\$1,237.95	\$1,237.95
\$640,000	\$42.88	\$42.88	\$42.88	\$60.80	\$66.56	\$72.32	\$108.16	\$167.04	\$231.68	\$402.56	\$785.92	\$1,257.60	\$1,257.60
\$650,000	\$43.55	\$43.55	\$43.55	\$61.75	\$67.60	\$73.45	\$109.85	\$169.65	\$235.30	\$408.85	\$798.20	\$1,277.25	\$1,277.25
\$660,000	\$44.22	\$44.22	\$44.22	\$62.70	\$68.64	\$74.58	\$111.54	\$172.26	\$238.92	\$415.14	\$810.48	\$1,296.90	\$1,296.90
\$670,000	\$44.89	\$44.89	\$44.89	\$63.65	\$69.68	\$75.71	\$113.23	\$174.87	\$242.54	\$421.43	\$822.76	\$1,316.55	\$1,316.55
\$680,000	\$45.56	\$45.56	\$45.56	\$64.60	\$70.72	\$76.84	\$114.92	\$177.48	\$246.16	\$427.72	\$835.04	\$1,336.20	\$1,336.20
\$690,000	\$46.23	\$46.23	\$46.23	\$65.55	\$71.76	\$77.97	\$116.61	\$180.09	\$249.78	\$434.01	\$847.32	\$1,355.85	\$1,355.85
\$700,000	\$46.90	\$46.90	\$46.90	\$66.50	\$72.80	\$79.10	\$118.30	\$182.70	\$253.40	\$440.30	\$859.60	\$1,375.50	\$1,375.50
\$710,000	\$47.57	\$47.57	\$47.57	\$67.45	\$73.84	\$80.23	\$119.99	\$185.31	\$257.02	\$446.59	\$871.88	\$1,395.15	\$1,395.15
\$720,000	\$48.24	\$48.24	\$48.24	\$68.40	\$74.88	\$81.36	\$121.68	\$187.92	\$260.64	\$452.88	\$884.16	\$1,414.80	\$1,414.80
\$730,000	\$48.91	\$48.91	\$48.91	\$69.35	\$75.92	\$82.49	\$123.37	\$190.53	\$264.26	\$459.17	\$896.44	\$1,434.45	\$1,434.45
\$740,000	\$49.58	\$49.58	\$49.58	\$70.30	\$76.96	\$83.62	\$125.06	\$193.14	\$267.88	\$465.46	\$908.72	\$1,454.10	\$1,454.10
\$750,000	\$50.25	\$50.25	\$50.25	\$71.25	\$78.00	\$84.75	\$126.75	\$195.75	\$271.50	\$471.75	\$921.00	\$1,473.75	\$1,473.75

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 \$10,000 up to a maximum amount of \$750,000, 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 +
\$10,000	\$0.77	\$0.77	\$0.77	\$1.05	\$1.14	\$1.23	\$1.79	\$2.71	\$3.72	\$6.39	\$12.38	\$19.75	\$19.75
\$15,000	\$1.16	\$1.16	\$1.16	\$1.58	\$1.71	\$1.85	\$2.69	\$4.07	\$5.58	\$9.59	\$18.57	\$29.63	\$29.63
\$20,000	\$1.54	\$1.54	\$1.54	\$2.10	\$2.28	\$2.46	\$3.58	\$5.42	\$7.44	\$12.78	\$24.76	\$39.50	\$39.50
\$25,000	\$1.93	\$1.93	\$1.93	\$2.63	\$2.85	\$3.08	\$4.48	\$6.78	\$9.30	\$15.98	\$30.95	\$49.38	\$49.38
\$30,000	\$2.31	\$2.31	\$2.31	\$3.15	\$3.42	\$3.69	\$5.37	\$8.13	\$11.16	\$19.17	\$37.14	\$59.25	\$59.25
\$35,000	\$2.70	\$2.70	\$2.70	\$3.68	\$3.99	\$4.31	\$6.27	\$9.49	\$13.02	\$22.37	\$43.33	\$69.13	\$69.13
\$40,000	\$3.08	\$3.08	\$3.08	\$4.20	\$4.56	\$4.92	\$7.16	\$10.84	\$14.88	\$25.56	\$49.52	\$79.00	\$79.00
\$45,000	\$3.47	\$3.47	\$3.47	\$4.73	\$5.13	\$5.54	\$8.06	\$12.20	\$16.74	\$28.76	\$55.71	\$88.88	\$88.88
\$50,000	\$3.85	\$3.85	\$3.85	\$5.25	\$5.70	\$6.15	\$8.95	\$13.55	\$18.60	\$31.95	\$61.90	\$98.75	\$98.75
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\$55,000	\$4.24	\$4.24	\$4.24	\$5.78	\$6.27	\$6.77	\$9.85	\$14.91	\$20.46	\$35.15	\$68.09	\$108.63	\$108.63
\$60,000	\$4.62	\$4.62	\$4.62	\$6.30	\$6.84	\$7.38	\$10.74	\$16.26	\$22.32	\$38.34	\$74.28	\$118.50	\$118.50
\$65,000	\$5.01	\$5.01	\$5.01	\$6.83	\$7.41	\$8.00	\$11.64	\$17.62	\$24.18	\$41.54	\$80.47	\$128.38	\$128.38
\$70,000	\$5.39	\$5.39	\$5.39	\$7.35	\$7.98	\$8.61	\$12.53	\$18.97	\$26.04	\$44.73	\$86.66	\$138.25	\$138.25
\$75,000	\$5.78	\$5.78	\$5.78	\$7.88	\$8.55	\$9.23	\$13.43	\$20.33	\$27.90	\$47.93	\$92.85	\$148.13	\$148.13
\$80,000	\$6.16	\$6.16	\$6.16	\$8.40	\$9.12	\$9.84	\$14.32	\$21.68	\$29.76	\$51.12	\$99.04	\$158.00	\$158.00
\$85,000	\$6.55	\$6.55	\$6.55	\$8.93	\$9.69	\$10.46	\$15.22	\$23.04	\$31.62	\$54.32	\$105.23	\$167.88	\$167.88
\$90,000	\$6.93	\$6.93	\$6.93	\$9.45	\$10.26	\$11.07	\$16.11	\$24.39	\$33.48	\$57.51	\$111.42	\$177.75	\$177.75
\$95,000	\$7.32	\$7.32	\$7.32	\$9.98	\$10.83	\$11.69	\$17.01	\$25.75	\$35.34	\$60.71	\$117.61	\$187.63	\$187.63
\$100,000	\$7.70	\$7.70	\$7.70	\$10.50	\$11.40	\$12.30	\$17.90	\$27.10	\$37.20	\$63.90	\$123.80	\$197.50	\$197.50
\$105,000	\$8.09	\$8.09	\$8.09	\$11.03	\$11.97	\$12.92	\$18.80	\$28.46	\$39.06	\$67.10	\$129.99	\$207.38	\$207.38
\$110,000	\$8.47	\$8.47	\$8.47	\$11.55	\$12.54	\$13.53	\$19.69	\$29.81	\$40.92	\$70.29	\$136.18	\$217.25	\$217.25
\$115,000	\$8.86	\$8.86	\$8.86	\$12.08	\$13.11	\$14.15	\$20.59	\$31.17	\$42.78	\$73.49	\$142.37	\$227.13	\$227.13
\$120,000	\$9.24	\$9.24	\$9.24	\$12.60	\$13.68	\$14.76	\$21.48	\$32.52	\$44.64	\$76.68	\$148.56	\$237.00	\$237.00
\$125,000	\$9.63	\$9.63	\$9.63	\$13.13	\$14.25	\$15.38	\$22.38	\$33.88	\$46.50	\$79.88	\$154.75	\$246.88	\$246.88
\$130,000	\$10.01	\$10.01	\$10.01	\$13.65	\$14.82	\$15.99	\$23.27	\$35.23	\$48.36	\$83.07	\$160.94	\$256.75	\$256.75
\$135,000	\$10.40	\$10.40	\$10.40	\$14.18	\$15.39	\$16.61	\$24.17	\$36.59	\$50.22	\$86.27	\$167.13	\$266.63	\$266.63
\$140,000	\$10.78	\$10.78	\$10.78	\$14.70	\$15.96	\$17.22	\$25.06	\$37.94	\$52.08	\$89.46	\$173.32	\$276.50	\$276.50
\$145,000	\$11.17	\$11.17	\$11.17	\$15.23	\$16.53	\$17.84	\$25.96	\$39.30	\$53.94	\$92.66	\$179.51	\$286.38	\$286.38
\$150,000	\$11.55	\$11.55	\$11.55	\$15.75	\$17.10	\$18.45	\$26.85	\$40.65	\$55.80	\$95.85	\$185.70	\$296.25	\$296.25
\$155,000	\$11.94	\$11.94	\$11.94	\$16.28	\$17.67	\$19.07	\$27.75	\$42.01	\$57.66	\$99.05	\$191.89	\$306.13	\$306.13
\$160,000	\$12.32	\$12.32	\$12.32	\$16.80	\$18.24	\$19.68	\$28.64	\$43.36	\$59.52	\$102.24	\$198.08	\$316.00	\$316.00
\$165,000	\$12.71	\$12.71	\$12.71	\$17.33	\$18.81	\$20.30	\$29.54	\$44.72	\$61.38	\$105.44	\$204.27	\$325.88	\$325.88
\$170,000	\$13.09	\$13.09	\$13.09	\$17.85	\$19.38	\$20.91	\$30.43	\$46.07	\$63.24	\$108.63	\$210.46	\$335.75	\$335.75
\$175,000	\$13.48	\$13.48	\$13.48	\$18.38	\$19.95	\$21.53	\$31.33	\$47.43	\$65.10	\$111.83	\$216.65	\$345.63	\$345.63
\$180,000	\$13.86	\$13.86	\$13.86	\$18.90	\$20.52	\$22.14	\$32.22	\$48.78	\$66.96	\$115.02	\$222.84	\$355.50	\$355.50
\$185,000	\$14.25	\$14.25	\$14.25	\$19.43	\$21.09	\$22.76	\$33.12	\$50.14	\$68.82	\$118.22	\$229.03	\$365.38	\$365.38
\$190,000	\$14.63	\$14.63	\$14.63	\$19.95	\$21.66	\$23.37	\$34.01	\$51.49	\$70.68	\$121.41	\$235.22	\$375.25	\$375.25
\$195,000	\$15.02	\$15.02	\$15.02	\$20.48	\$22.23	\$23.99	\$34.91	\$52.85	\$72.54	\$124.61	\$241.41	\$385.13	\$385.13
\$200,000	\$15.40	\$15.40	\$15.40	\$21.00	\$22.80	\$24.60	\$35.80	\$54.20	\$74.40	\$127.80	\$247.60	\$395.00	\$395.00

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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You may select a minimum Spouse benefit of \$10,000 up to a maximum amount of \$750,000, 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 +
\$205,000	\$15.79	\$15.79	\$15.79	\$21.53	\$23.37	\$25.22	\$36.70	\$55.56	\$76.26	\$131.00	\$253.79	\$404.88	\$404.88
\$210,000	\$16.17	\$16.17	\$16.17	\$22.05	\$23.94	\$25.83	\$37.59	\$56.91	\$78.12	\$134.19	\$259.98	\$414.75	\$414.75
\$215,000	\$16.56	\$16.56	\$16.56	\$22.58	\$24.51	\$26.45	\$38.49	\$58.27	\$79.98	\$137.39	\$266.17	\$424.63	\$424.63
\$220,000	\$16.94	\$16.94	\$16.94	\$23.10	\$25.08	\$27.06	\$39.38	\$59.62	\$81.84	\$140.58	\$272.36	\$434.50	\$434.50
\$225,000	\$17.33	\$17.33	\$17.33	\$23.63	\$25.65	\$27.68	\$40.28	\$60.98	\$83.70	\$143.78	\$278.55	\$444.38	\$444.38
\$230,000	\$17.71	\$17.71	\$17.71	\$24.15	\$26.22	\$28.29	\$41.17	\$62.33	\$85.56	\$146.97	\$284.74	\$454.25	\$454.25
\$235,000	\$18.10	\$18.10	\$18.10	\$24.68	\$26.79	\$28.91	\$42.07	\$63.69	\$87.42	\$150.17	\$290.93	\$464.13	\$464.13
\$240,000	\$18.48	\$18.48	\$18.48	\$25.20	\$27.36	\$29.52	\$42.96	\$65.04	\$89.28	\$153.36	\$297.12	\$474.00	\$474.00
\$245,000	\$18.87	\$18.87	\$18.87	\$25.73	\$27.93	\$30.14	\$43.86	\$66.40	\$91.14	\$156.56	\$303.31	\$483.88	\$483.88
\$250,000	\$19.25	\$19.25	\$19.25	\$26.25	\$28.50	\$30.75	\$44.75	\$67.75	\$93.00	\$159.75	\$309.50	\$493.75	\$493.75
\$255,000	\$19.64	\$19.64	\$19.64	\$26.78	\$29.07	\$31.37	\$45.65	\$69.11	\$94.86	\$162.95	\$315.69	\$503.63	\$503.63
\$260,000	\$20.02	\$20.02	\$20.02	\$27.30	\$29.64	\$31.98	\$46.54	\$70.46	\$96.72	\$166.14	\$321.88	\$513.50	\$513.50
\$265,000	\$20.41	\$20.41	\$20.41	\$27.83	\$30.21	\$32.60	\$47.44	\$71.82	\$98.58	\$169.34	\$328.07	\$523.38	\$523.38
\$270,000	\$20.79	\$20.79	\$20.79	\$28.35	\$30.78	\$33.21	\$48.33	\$73.17	\$100.44	\$172.53	\$334.26	\$533.25	\$533.25
\$275,000	\$21.18	\$21.18	\$21.18	\$28.88	\$31.35	\$33.83	\$49.23	\$74.53	\$102.30	\$175.73	\$340.45	\$543.13	\$543.13
\$280,000	\$21.56	\$21.56	\$21.56	\$29.40	\$31.92	\$34.44	\$50.12	\$75.88	\$104.16	\$178.92	\$346.64	\$553.00	\$553.00
\$285,000	\$21.95	\$21.95	\$21.95	\$29.93	\$32.49	\$35.06	\$51.02	\$77.24	\$106.02	\$182.12	\$352.83	\$562.88	\$562.88
\$290,000	\$22.33	\$22.33	\$22.33	\$30.45	\$33.06	\$35.67	\$51.91	\$78.59	\$107.88	\$185.31	\$359.02	\$572.75	\$572.75
\$295,000	\$22.72	\$22.72	\$22.72	\$30.98	\$33.63	\$36.29	\$52.81	\$79.95	\$109.74	\$188.51	\$365.21	\$582.63	\$582.63
\$300,000	\$23.10	\$23.10	\$23.10	\$31.50	\$34.20	\$36.90	\$53.70	\$81.30	\$111.60	\$191.70	\$371.40	\$592.50	\$592.50
\$305,000	\$23.49	\$23.49	\$23.49	\$32.03	\$34.77	\$37.52	\$54.60	\$82.66	\$113.46	\$194.90	\$377.59	\$602.38	\$602.38
\$310,000	\$23.87	\$23.87	\$23.87	\$32.55	\$35.34	\$38.13	\$55.49	\$84.01	\$115.32	\$198.09	\$383.78	\$612.25	\$612.25
\$315,000	\$24.26	\$24.26	\$24.26	\$33.08	\$35.91	\$38.75	\$56.39	\$85.37	\$117.18	\$201.29	\$389.97	\$622.13	\$622.13
\$320,000	\$24.64	\$24.64	\$24.64	\$33.60	\$36.48	\$39.36	\$57.28	\$86.72	\$119.04	\$204.48	\$396.16	\$632.00	\$632.00
\$325,000	\$25.03	\$25.03	\$25.03	\$34.13	\$37.05	\$39.98	\$58.18	\$88.08	\$120.90	\$207.68	\$402.35	\$641.88	\$641.88
\$330,000	\$25.41	\$25.41	\$25.41	\$34.65	\$37.62	\$40.59	\$59.07	\$89.43	\$122.76	\$210.87	\$408.54	\$651.75	\$651.75
\$335,000	\$25.80	\$25.80	\$25.80	\$35.18	\$38.19	\$41.21	\$59.97	\$90.79	\$124.62	\$214.07	\$414.73	\$661.63	\$661.63
\$340,000	\$26.18	\$26.18	\$26.18	\$35.70	\$38.76	\$41.82	\$60.86	\$92.14	\$126.48	\$217.26	\$420.92	\$671.50	\$671.50
\$345,000	\$26.57	\$26.57	\$26.57	\$36.23	\$39.33	\$42.44	\$61.76	\$93.50	\$128.34	\$220.46	\$427.11	\$681.38	\$681.38
\$350,000	\$26.95	\$26.95	\$26.95	\$36.75	\$39.90	\$43.05	\$62.65	\$94.85	\$130.20	\$223.65	\$433.30	\$691.25	\$691.25
\$355,000	\$27.34	\$27.34	\$27.34	\$37.28	\$40.47	\$43.67	\$63.55	\$96.21	\$132.06	\$226.85	\$439.49	\$701.13	\$701.13
\$360,000	\$27.72	\$27.72	\$27.72	\$37.80	\$41.04	\$44.28	\$64.44	\$97.56	\$133.92	\$230.04	\$445.68	\$711.00	\$711.00
\$365,000	\$28.11	\$28.11	\$28.11	\$38.33	\$41.61	\$44.90	\$65.34	\$98.92	\$135.78	\$233.24	\$451.87	\$720.88	\$720.88
\$370,000	\$28.49	\$28.49	\$28.49	\$38.85	\$42.18	\$45.51	\$66.23	\$100.27	\$137.64	\$236.43	\$458.06	\$730.75	\$730.75
\$375,000	\$28.88	\$28.88	\$28.88	\$39.38	\$42.75	\$46.13	\$67.13	\$101.63	\$139.50	\$239.63	\$464.25	\$740.63	\$740.63
\$380,000	\$29.26	\$29.26	\$29.26	\$39.90	\$43.32	\$46.74	\$68.02	\$102.98	\$141.36	\$242.82	\$470.44	\$750.50	\$750.50
\$385,000	\$29.65	\$29.65	\$29.65	\$40.43	\$43.89	\$47.36	\$68.92	\$104.34	\$143.22	\$246.02	\$476.63	\$760.38	\$760.38
\$390,000	\$30.03	\$30.03	\$30.03	\$40.95	\$44.46	\$47.97	\$69.81	\$105.69	\$145.08	\$249.21	\$482.82	\$770.25	\$770.25
\$395,000	\$30.42	\$30.42	\$30.42	\$41.48	\$45.03	\$48.59	\$70.71	\$107.05	\$146.94	\$252.41	\$489.01	\$780.13	\$780.13
\$400,000	\$30.80	\$30.80	\$30.80	\$42.00	\$45.60	\$49.20	\$71.60	\$108.40	\$148.80	\$255.60	\$495.20	\$790.00	\$790.00

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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 +
\$405,000	\$31.19	\$31.19	\$31.19	\$42.53	\$46.17	\$49.82	\$72.50	\$109.76	\$150.66	\$258.80	\$501.39	\$799.88	\$799.88
\$410,000	\$31.57	\$31.57	\$31.57	\$43.05	\$46.74	\$50.43	\$73.39	\$111.11	\$152.52	\$261.99	\$507.58	\$809.75	\$809.75
\$415,000	\$31.96	\$31.96	\$31.96	\$43.58	\$47.31	\$51.05	\$74.29	\$112.47	\$154.38	\$265.19	\$513.77	\$819.63	\$819.63
\$420,000	\$32.34	\$32.34	\$32.34	\$44.10	\$47.88	\$51.66	\$75.18	\$113.82	\$156.24	\$268.38	\$519.96	\$829.50	\$829.50
\$425,000	\$32.73	\$32.73	\$32.73	\$44.63	\$48.45	\$52.28	\$76.08	\$115.18	\$158.10	\$271.58	\$526.15	\$839.38	\$839.38
\$430,000	\$33.11	\$33.11	\$33.11	\$45.15	\$49.02	\$52.89	\$76.97	\$116.53	\$159.96	\$274.77	\$532.34	\$849.25	\$849.25
\$435,000	\$33.50	\$33.50	\$33.50	\$45.68	\$49.59	\$53.51	\$77.87	\$117.89	\$161.82	\$277.97	\$538.53	\$859.13	\$859.13
\$440,000	\$33.88	\$33.88	\$33.88	\$46.20	\$50.16	\$54.12	\$78.76	\$119.24	\$163.68	\$281.16	\$544.72	\$869.00	\$869.00
\$445,000	\$34.27	\$34.27	\$34.27	\$46.73	\$50.73	\$54.74	\$79.66	\$120.60	\$165.54	\$284.36	\$550.91	\$878.88	\$878.88
\$450,000	\$34.65	\$34.65	\$34.65	\$47.25	\$51.30	\$55.35	\$80.55	\$121.95	\$167.40	\$287.55	\$557.10	\$888.75	\$888.75
\$455,000	\$35.04	\$35.04	\$35.04	\$47.78	\$51.87	\$55.97	\$81.45	\$123.31	\$169.26	\$290.75	\$563.29	\$898.63	\$898.63
\$460,000	\$35.42	\$35.42	\$35.42	\$48.30	\$52.44	\$56.58	\$82.34	\$124.66	\$171.12	\$293.94	\$569.48	\$908.50	\$908.50
\$465,000	\$35.81	\$35.81	\$35.81	\$48.83	\$53.01	\$57.20	\$83.24	\$126.02	\$172.98	\$297.14	\$575.67	\$918.38	\$918.38
\$470,000	\$36.19	\$36.19	\$36.19	\$49.35	\$53.58	\$57.81	\$84.13	\$127.37	\$174.84	\$300.33	\$581.86	\$928.25	\$928.25
\$475,000	\$36.58	\$36.58	\$36.58	\$49.88	\$54.15	\$58.43	\$85.03	\$128.73	\$176.70	\$303.53	\$588.05	\$938.13	\$938.13
\$480,000	\$36.96	\$36.96	\$36.96	\$50.40	\$54.72	\$59.04	\$85.92	\$130.08	\$178.56	\$306.72	\$594.24	\$948.00	\$948.00
\$485,000	\$37.35	\$37.35	\$37.35	\$50.93	\$55.29	\$59.66	\$86.82	\$131.44	\$180.42	\$309.92	\$600.43	\$957.88	\$957.88
\$490,000	\$37.73	\$37.73	\$37.73	\$51.45	\$55.86	\$60.27	\$87.71	\$132.79	\$182.28	\$313.11	\$606.62	\$967.75	\$967.75
\$495,000	\$38.12	\$38.12	\$38.12	\$51.98	\$56.43	\$60.89	\$88.61	\$134.15	\$184.14	\$316.31	\$612.81	\$977.63	\$977.63
\$500,000	\$38.50	\$38.50	\$38.50	\$52.50	\$57.00	\$61.50	\$89.50	\$135.50	\$186.00	\$319.50	\$619.00	\$987.50	\$987.50
\$505,000	\$38.89	\$38.89	\$38.89	\$53.03	\$57.57	\$62.12	\$90.40	\$136.86	\$187.86	\$322.70	\$625.19	\$997.38	\$997.38
\$510,000	\$39.27	\$39.27	\$39.27	\$53.55	\$58.14	\$62.73	\$91.29	\$138.21	\$189.72	\$325.89	\$631.38	\$1,007.25	\$1,007.25
\$515,000	\$39.66	\$39.66	\$39.66	\$54.08	\$58.71	\$63.35	\$92.19	\$139.57	\$191.58	\$329.09	\$637.57	\$1,017.13	\$1,017.13
\$520,000	\$40.04	\$40.04	\$40.04	\$54.60	\$59.28	\$63.96	\$93.08	\$140.92	\$193.44	\$332.28	\$643.76	\$1,027.00	\$1,027.00
\$525,000	\$40.43	\$40.43	\$40.43	\$55.13	\$59.85	\$64.58	\$93.98	\$142.28	\$195.30	\$335.48	\$649.95	\$1,036.88	\$1,036.88
\$530,000	\$40.81	\$40.81	\$40.81	\$55.65	\$60.42	\$65.19	\$94.87	\$143.63	\$197.16	\$338.67	\$656.14	\$1,046.75	\$1,046.75
\$535,000	\$41.20	\$41.20	\$41.20	\$56.18	\$60.99	\$65.81	\$95.77	\$144.99	\$199.02	\$341.87	\$662.33	\$1,056.63	\$1,056.63
\$540,000	\$41.58	\$41.58	\$41.58	\$56.70	\$61.56	\$66.42	\$96.66	\$146.34	\$200.88	\$345.06	\$668.52	\$1,066.50	\$1,066.50
\$545,000	\$41.97	\$41.97	\$41.97	\$57.23	\$62.13	\$67.04	\$97.56	\$147.70	\$202.74	\$348.26	\$674.71	\$1,076.38	\$1,076.38
\$550,000	\$42.35	\$42.35	\$42.35	\$57.75	\$62.70	\$67.65	\$98.45	\$149.05	\$204.60	\$351.45	\$680.90	\$1,086.25	\$1,086.25
\$555,000	\$42.74	\$42.74	\$42.74	\$58.28	\$63.27	\$68.27	\$99.35	\$150.41	\$206.46	\$354.65	\$687.09	\$1,096.13	\$1,096.13
\$560,000	\$43.12	\$43.12	\$43.12	\$58.80	\$63.84	\$68.88	\$100.24	\$151.76	\$208.32	\$357.84	\$693.28	\$1,106.00	\$1,106.00
\$565,000	\$43.51	\$43.51	\$43.51	\$59.33	\$64.41	\$69.50	\$101.14	\$153.12	\$210.18	\$361.04	\$699.47	\$1,115.88	\$1,115.88
\$570,000	\$43.89	\$43.89	\$43.89	\$59.85	\$64.98	\$70.11	\$102.03	\$154.47	\$212.04	\$364.23	\$705.66	\$1,125.75	\$1,125.75
\$575,000	\$44.28	\$44.28	\$44.28	\$60.38	\$65.55	\$70.73	\$102.93	\$155.83	\$213.90	\$367.43	\$711.85	\$1,135.63	\$1,135.63
\$580,000	\$44.66	\$44.66	\$44.66	\$60.90	\$66.12	\$71.34	\$103.82	\$157.18	\$215.76	\$370.62	\$718.04	\$1,145.50	\$1,145.50
\$585,000	\$45.05	\$45.05	\$45.05	\$61.43	\$66.69	\$71.96	\$104.72	\$158.54	\$217.62	\$373.82	\$724.23	\$1,155.38	\$1,155.38
\$590,000	\$45.43	\$45.43	\$45.43	\$61.95	\$67.26	\$72.57	\$105.61	\$159.89	\$219.48	\$377.01	\$730.42	\$1,165.25	\$1,165.25
\$595,000	\$45.82	\$45.82	\$45.82	\$62.48	\$67.83	\$73.19	\$106.51	\$161.25	\$221.34	\$380.21	\$736.61	\$1,175.13	\$1,175.13
\$600,000	\$46.20	\$46.20	\$46.20	\$63.00	\$68.40	\$73.80	\$107.40	\$162.60	\$223.20	\$383.40	\$742.80	\$1,185.00	\$1,185.00

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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 +
\$605,000	\$46.59	\$46.59	\$46.59	\$63.53	\$68.97	\$74.42	\$108.30	\$163.96	\$225.06	\$386.60	\$748.99	\$1,194.88	\$1,194.88
\$610,000	\$46.97	\$46.97	\$46.97	\$64.05	\$69.54	\$75.03	\$109.19	\$165.31	\$226.92	\$389.79	\$755.18	\$1,204.75	\$1,204.75
\$615,000	\$47.36	\$47.36	\$47.36	\$64.58	\$70.11	\$75.65	\$110.09	\$166.67	\$228.78	\$392.99	\$761.37	\$1,214.63	\$1,214.63
\$620,000	\$47.74	\$47.74	\$47.74	\$65.10	\$70.68	\$76.26	\$110.98	\$168.02	\$230.64	\$396.18	\$767.56	\$1,224.50	\$1,224.50
\$625,000	\$48.13	\$48.13	\$48.13	\$65.63	\$71.25	\$76.88	\$111.88	\$169.38	\$232.50	\$399.38	\$773.75	\$1,234.38	\$1,234.38
\$630,000	\$48.51	\$48.51	\$48.51	\$66.15	\$71.82	\$77.49	\$112.77	\$170.73	\$234.36	\$402.57	\$779.94	\$1,244.25	\$1,244.25
\$635,000	\$48.90	\$48.90	\$48.90	\$66.68	\$72.39	\$78.11	\$113.67	\$172.09	\$236.22	\$405.77	\$786.13	\$1,254.13	\$1,254.13
\$640,000	\$49.28	\$49.28	\$49.28	\$67.20	\$72.96	\$78.72	\$114.56	\$173.44	\$238.08	\$408.96	\$792.32	\$1,264.00	\$1,264.00
\$645,000	\$49.67	\$49.67	\$49.67	\$67.73	\$73.53	\$79.34	\$115.46	\$174.80	\$239.94	\$412.16	\$798.51	\$1,273.88	\$1,273.88
\$650,000	\$50.05	\$50.05	\$50.05	\$68.25	\$74.10	\$79.95	\$116.35	\$176.15	\$241.80	\$415.35	\$804.70	\$1,283.75	\$1,283.75
\$655,000	\$50.44	\$50.44	\$50.44	\$68.78	\$74.67	\$80.57	\$117.25	\$177.51	\$243.66	\$418.55	\$810.89	\$1,293.63	\$1,293.63
\$660,000	\$50.82	\$50.82	\$50.82	\$69.30	\$75.24	\$81.18	\$118.14	\$178.86	\$245.52	\$421.74	\$817.08	\$1,303.50	\$1,303.50
\$665,000	\$51.21	\$51.21	\$51.21	\$69.83	\$75.81	\$81.80	\$119.04	\$180.22	\$247.38	\$424.94	\$823.27	\$1,313.38	\$1,313.38
\$670,000	\$51.59	\$51.59	\$51.59	\$70.35	\$76.38	\$82.41	\$119.93	\$181.57	\$249.24	\$428.13	\$829.46	\$1,323.25	\$1,323.25
\$675,000	\$51.98	\$51.98	\$51.98	\$70.88	\$76.95	\$83.03	\$120.83	\$182.93	\$251.10	\$431.33	\$835.65	\$1,333.13	\$1,333.13
\$680,000	\$52.36	\$52.36	\$52.36	\$71.40	\$77.52	\$83.64	\$121.72	\$184.28	\$252.96	\$434.52	\$841.84	\$1,343.00	\$1,343.00
\$685,000	\$52.75	\$52.75	\$52.75	\$71.93	\$78.09	\$84.26	\$122.62	\$185.64	\$254.82	\$437.72	\$848.03	\$1,352.88	\$1,352.88
\$690,000	\$53.13	\$53.13	\$53.13	\$72.45	\$78.66	\$84.87	\$123.51	\$186.99	\$256.68	\$440.91	\$854.22	\$1,362.75	\$1,362.75
\$695,000	\$53.52	\$53.52	\$53.52	\$72.98	\$79.23	\$85.49	\$124.41	\$188.35	\$258.54	\$444.11	\$860.41	\$1,372.63	\$1,372.63
\$700,000	\$53.90	\$53.90	\$53.90	\$73.50	\$79.80	\$86.10	\$125.30	\$189.70	\$260.40	\$447.30	\$866.60	\$1,382.50	\$1,382.50
\$705,000	\$54.29	\$54.29	\$54.29	\$74.03	\$80.37	\$86.72	\$126.20	\$191.06	\$262.26	\$450.50	\$872.79	\$1,392.38	\$1,392.38
\$710,000	\$54.67	\$54.67	\$54.67	\$74.55	\$80.94	\$87.33	\$127.09	\$192.41	\$264.12	\$453.69	\$878.98	\$1,402.25	\$1,402.25
\$715,000	\$55.06	\$55.06	\$55.06	\$75.08	\$81.51	\$87.95	\$127.99	\$193.77	\$265.98	\$456.89	\$885.17	\$1,412.13	\$1,412.13
\$720,000	\$55.44	\$55.44	\$55.44	\$75.60	\$82.08	\$88.56	\$128.88	\$195.12	\$267.84	\$460.08	\$891.36	\$1,422.00	\$1,422.00
\$725,000	\$55.83	\$55.83	\$55.83	\$76.13	\$82.65	\$89.18	\$129.78	\$196.48	\$269.70	\$463.28	\$897.55	\$1,431.88	\$1,431.88
\$730,000	\$56.21	\$56.21	\$56.21	\$76.65	\$83.22	\$89.79	\$130.67	\$197.83	\$271.56	\$466.47	\$903.74	\$1,441.75	\$1,441.75
\$735,000	\$56.60	\$56.60	\$56.60	\$77.18	\$83.79	\$90.41	\$131.57	\$199.19	\$273.42	\$469.67	\$909.93	\$1,451.63	\$1,451.63
\$740,000	\$56.98	\$56.98	\$56.98	\$77.70	\$84.36	\$91.02	\$132.46	\$200.54	\$275.28	\$472.86	\$916.12	\$1,461.50	\$1,461.50
\$745,000	\$57.37	\$57.37	\$57.37	\$78.23	\$84.93	\$91.64	\$133.36	\$201.90	\$277.14	\$476.06	\$922.31	\$1,471.38	\$1,471.38
\$750,000	\$57.75	\$57.75	\$57.75	\$78.75	\$85.50	\$92.25	\$134.25	\$203.25	\$279.00	\$479.25	\$928.50	\$1,481.25	\$1,481.25

Child Options

Life	Child(ren) live birth to age 26	Deduction amount Child(ren)
Option 1:	\$10,000	\$1.20

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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