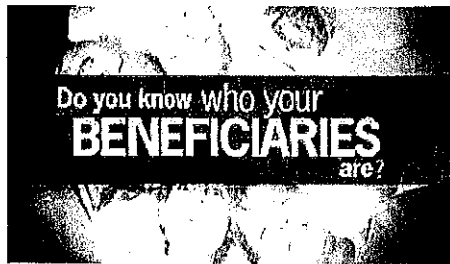


# Life Insurance Plans

All eligible employees have the opportunity to participate in a **Voluntary Supplemental Life Insurance** plan through UNUM. You may elect to purchase Voluntary Supplemental Life Insurance for yourself, spouse and dependent child(ren). ***There is NO Open Enrollment for the Voluntary Life coverage. If you did not participate when first eligible, benefits may be limited and/or denied if you wish to enroll in the future.*** Below is a summary of the plan. Please review your UNUM plan booklet for more details.

Benefit Highlights	Voluntary Life and AD&D
<b>Employee Life/AD&amp;D Insurance</b>	Available in increments of \$10,000 to a maximum of \$500,000 or 5 x Base Annual Earnings (lesser of the two) (Guaranteed Issue: \$200,000 if under Age 65)
<b>Spousal Life/AD&amp;D Insurance</b>	Available in increments of \$10,000 to a maximum of \$500,000 Not to exceed 100% of employee's benefit (Guaranteed Issue: \$30,000 if under Age 65)
<b>Dependent Children Life/AD&amp;D Insurance</b>	Age 14 days to 6 months: \$250 Age 6 months to 19 years (26 if full time student): \$10,000
<b>Benefit Reduction Schedule</b>	Reduces to 65% at Age 65; 45% at Age 70; 30% at age 75; & 20% at age 80.

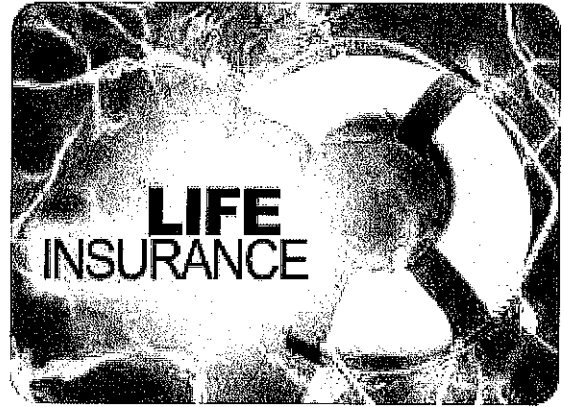


Do you remember who you listed as your beneficiary?  
Take the time to update your information with your Human Resource Department.

# Voluntary Life/AD&D Insurance Rates

Employee & Spouse Life Monthly Step Rates per \$1,000		Child Life Monthly Rate
Age	Rate	\$0.20 per \$1,000
15-24	\$0.09	
25-29	\$0.09	
30-34	\$0.11	
35-39	\$0.14	
40-44	\$0.19	
45-49	\$0.29	
50-54	\$0.46	
55-59	\$0.73	
60-64	\$0.90	
65 +	\$1.53	

AD&D Monthly Rate Per \$1,000		
Employee	Spouse	Child
\$0.03	\$0.03	\$0.03



## Example of Calculating Monthly Cost

Voluntary Life Example: 1 unit = \$1,000

	Age		Life Volume		Benefit Unit		Unit Rate		Cost*
Employee	45	@	\$200,000	/	200	X	\$0.29	=	\$58.00
Spouse	38	@	\$100,000	/	100	X	\$0.14	=	\$14.00
Child(ren)	7	@	\$10,000	/	10	X	\$0.20	=	\$2.00
<b>Per Monthly Paycheck Cost:</b>									<b>\$74.00</b>

Voluntary AD&D Example: 1 unit = \$1,000

	Age		AD&D Volume		Benefit Unit		Unit Rate		Cost*
Employee	45	@	\$200,000	/	200	X	\$0.03	=	\$6.00
Spouse	38	@	\$100,000	/	100	X	\$0.03	=	\$3.00
Child(ren)	7	@	\$10,000	/	10	X	\$0.03	=	\$0.30
<b>Per Monthly Paycheck Cost:</b>									<b>\$9.30</b>