

## JANUARY 1, 2024 THROUGH DECEMBER 31, 2024 PREMIUM INFORMATION

#### **BASIC LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT**

Coverage Amount - \$25,000

## SUPPLEMENTAL EMPLOYEE & SPOUSE LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT

Employees may elect supplemental life insurance in increments of \$10,000 up to \*\$300,000 for themselves and increments of \$5,000 up to \*\$150,000 for their spouse.

	Rate per		Rate per		Rate per		Rate per
Age	<b>\$1,000</b>	Age	\$1,000	Age	\$1,00 <u>0</u>	Age	\$1,000
0-24	\$0.09	35-39	\$0.13	50-54	\$0.34	65-69	\$1.31
25-29	\$0.10	40-44	\$0.16	55-59	\$0.55	70-74	\$2.10
30-34	\$0.12	45-49	\$0.24	60-64	\$0.72	75-79	\$3.60
						80 & up	\$5.41

<sup>\*</sup>Please refer to the Benefit Guide for more information regarding Guarantee Issue amounts, age reductions and requirements for Evidence of Insurability.

### SUPPLEMENTAL CHILD LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT

Employees may elect supplemental child life insurance in flat amounts of \$5,000, \$10,000 or \$15,000.

\*Children to age 26 are eligible for coverage. Premium covers all eligible dependent

#### Rates

<u>\$5,000</u> <u>\$10,000</u> <u>\$15,000</u>

\$0.95/per month \$1.90/per month \$2.85/per month

Coverage Limitation: Birth to 6 Months: \$500; \$1,000, \$1,500 respectively. Once a newborn reaches 6 months, full coverage amounts go into effect

Accident Insurance		Hospital Indemnity Insurance		
Four tier plan and depe	ndents to age	Four tier plan and dependents to age		
26 are eligible for cover	age	26 are eligible for cove	rage	
Employee Only:	\$4.93/month	Employee Only:	\$5.37/month	
Employee+Spouse:	\$9.78/month	Employee+Spouse:	\$12.53/month	
Employee+Child(ren):	\$10.02/month	Employee+Child(ren):	\$9.49/month	
Family:	\$14.87/month	Family:	\$16.65/month	

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# **CRITICAL ILLNESS INSURANCE (ALL RATES SHOWN ARE MONTHLY)**

Employee				
	Rate			
	per			
Age	\$10k	\$10k	\$20k	\$30k
<24	\$2.00	\$2.00	\$4.00	\$6.00
25-29	\$2.70	\$2.70	\$5.40	\$8.10
30-34	\$3.30	\$3.30	\$6.60	\$9.90
35-39	\$4.00	\$4.00	\$8.00	\$12.00
40-44	\$7.40	\$7.40	\$14.80	\$22.20
45-49	\$11.10	\$11.10	\$22.20	\$33.30
50-54	\$13.50	\$13.50	\$27.00	\$40.50
55-59	\$17.20	\$17.20	\$34.40	\$51.60
60-64	\$20.40	\$20.40	\$40.80	\$61.20
65-69	\$21.10	\$21.10	\$42.20	\$63.30
70-74	\$27.30	\$27.30	\$54.60	\$81.90
75-79	\$27.30	\$27.30	\$54.60	\$81.90
80-84	\$27.30	\$27.30	\$54.60	\$81.90
85+	\$27.30	\$27.30	\$54.60	\$81.90

Spouse				
	Rate			
	per			
Age	\$10k	\$5k	\$10k	\$15k
<24	\$2.00	\$1.00	\$2.00	\$3.00
25-29	\$2.70	\$1.35	\$2.70	\$4.05
30-34	\$3.30	\$1.65	\$3.30	\$4.95
35-39	\$4.00	\$2.00	\$4.00	\$6.00
40-44	\$7.40	\$3.70	\$7.40	\$11.10
45-49	\$11.10	\$5.55	\$11.10	\$16.65
50-54	\$13.50	\$6.75	\$13.50	\$20.25
55-59	\$17.20	\$8.60	\$17.20	\$25.80
60-64	\$20.40	\$10.20	\$20.40	\$30.60
65-69	\$21.10	\$10.55	\$21.10	\$31.65
70-74	\$27.30	\$13.65	\$27.30	\$40.95
75-79	\$27.30	\$13.65	\$27.30	\$40.95
80-84	\$27.30	\$13.65	\$27.30	\$40.95
85+	\$27.30	\$13.65	\$27.30	\$40.95

Child				
Age	Rate per \$10k	\$5,000.00	\$10,000.00	\$15,000.00
<26	\$2.50	\$1.25	\$2.50	\$3.75

## **IDENTITY THEFT PROTECTION**

Coverage available for single or family and choose from two tiers of coverage

	Total	Ultimate
Employee Only	\$5.55/month	\$6.90/month
Family	\$9.75/month	\$12.50/month