

GROUP SUPPLEMENTAL TERM LIFE INSURANCE

Supplemental Life Insurance is a voluntary program which enables your eligible members to increase life insurance benefit at group rates.

Supplemental Life insurance may be purchased in increments of \$10,000 to a maximum of \$200,000.

MONTHLY RATES PER THOUSAND

Age	Male Rates	Female Rates
Under age 30	\$0.083	\$0.063
30 - 34	\$0.083	\$0.063
35 - 39	\$0.096	\$0.063
40 - 44	\$0.140	\$0.083
45 - 49	\$0.217	\$0.150
50 - 54	\$0.325	\$0.250
55 - 59	\$0.550	\$0.392
60 - 64	\$0.967	\$0.650
65 - 69	\$1.934	\$1.300
70 - 74	\$2.930	\$1.970
75 - 79	\$4.835	\$3.250
80 and over	\$9.670	\$6.500

All amounts of Supplemental Life Insurance will reduce in accordance with the following Age Reduction Schedule:

Age Reduction Schedule

The amounts of all insurance will reduce at the following ages to the indicated percentages of the original face amount:

<u>Member Attained Age</u>	<u>% Of Original Amount</u>
65 - 69	50%
70 - 74	33%
75 - 79	20%
80 and over	10%

Supplemental Life Insurance terminates upon retirement.

Evidence of Insurability will be required if:

- Participation level is less than 15% of the eligible group, or
- Application for Supplemental Life Insurance is made after a member's initial eligibility date, or
- Amount of Supplemental Life Insurance is increased, or
- Amount of insurance is in excess of the Guarantee Issue Limit.

The maximum Guarantee Issue Limit for Supplemental Life Insurance is \$200,000.



GROUP DEPENDENT SPOUSE TERM LIFE INSURANCE

Dependent Spouse Term Life Insurance is a voluntary program which enables your members to purchase insurance benefits for their dependent spouses at group rates.

Dependent Spouse Term Life insurance may be purchased in increments of \$10,000 to the lesser of \$100,000 or 50% of the member's Supplemental Term Life insurance benefit.

MONTHLY RATES PER THOUSAND

Age	Male Rates	Female Rates
Under age 30	\$0.083	\$0.063
30 - 34	\$0.083	\$0.063
35 - 39	\$0.096	\$0.063
40 - 44	\$0.140	\$0.083
45 - 49	\$0.217	\$0.150
50 - 54	\$0.325	\$0.250
55 - 59	\$0.550	\$0.392
60 - 64	\$0.967	\$0.650
65 - 69	\$1.934	\$1.300
70 - 74	\$2.930	\$1.970
75 - 79	\$4.835	\$3.250
80 and over	\$9.670	\$6.500

All amounts of Dependent Spouse Term Life Insurance will reduce in accordance with the following Age Reduction Schedule:

Age Reduction Schedule

The amounts of all insurance will reduce at the following ages to the indicated percentages of the original face amount:

Spouse Attained Age	% Of Original Amount
65 - 69	50%
70 - 74	33%
75 - 79	20%
80 and over	10%

Dependent Spouse Term Life insurance will terminate upon termination of the member's coverage.

Evidence of Insurability will be required if:

- Participation level is less than 15% of the eligible group, or
- Application for Dependent Spouse Term Life insurance is made after a member's initial eligibility date, or
- Amount of Dependent Spouse Term Life insurance is increased, or
- Amount of insurance is in excess of the Guarantee Issue Limit.

The maximum Guarantee Issue Limit for Dependent Spouse Term Life insurance is \$100,000.

For dependents who are confined in a Medical Care Unit on the date they would otherwise become insured, the effective date of Dependent Insurance coverage will be deferred to the day after the date confinement ends. A Medical Care Unit refers to a hospital, a unit that treats specific ailments, or convalescent or skilled nursing care facility.



DEPENDENT CHILD(REN) TERM LIFE INSURANCE

<u>Classification</u>	<u>Amount of Insurance</u>
Children:	
At least 14 days old but under 6 months.....	\$1,000.00
At least 6 months old but under age 18, or under age 23 if attending an educational institution, or to any age, if handicapped.....	\$10,000.00
The rate per family unit per month.....	\$1.00

Age Reduction Schedule

The amounts of insurance for dependent child(ren) will terminate upon termination of the member coverage.

Evidence of insurability will be required if application for Dependent Insurance is made after an member's eligibility date.

For dependents who are confined in a Medical Care Unit on the date they would otherwise become insured, the effective date of Dependent Insurance coverage will be deferred to the day after the date confinement ends. A Medical Care Unit refers to a hospital, a unit that treats specific ailments, or convalescent or skilled nursing care facility.

