

COST OF COVERAGE

Note: The Rate Schedule is guaranteed until June 30, 2017.

Cost is based on the amount of coverage you elect and your age as of July 1, 2012. Spouse/civil union spouse coverage is based on his/her age as of July 1, 2012. The rates shown are the monthly cost per \$1,000 of coverage. Monthly cost for dependent child(ren) covers all eligible child(ren).

Employee & Spouse/Civil Union Spouse Monthly Cost Per \$1,000 of Coverage

Dependent Child(ren) Flat Monthly Cost of Coverage

AGE	Employee	Spouse/Civil Union Spouse
29 & Younger	\$0.054	\$0.054
30-34	\$0.054	\$0.054
35-39	\$0.054	\$0.054
40-44	\$0.094	\$0.094
45-49	\$0.154	\$0.154
50-54	\$0.244	\$0.244
55-59	\$0.414	\$0.414
60-64	\$0.474	\$0.474
65-69	\$0.794	\$0.794
70 & Above	\$1.254	\$1.254

\$5,000	\$10,000
\$0.69	\$1.37

How You Pay For Coverage

Coverage is paid through convenient payroll deductions.

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Calculate Optional Life Insurance Monthly Cost:

Steps		Employee	Spouse/Civil Union Spouse
A	Age-based rate in the Optional Life chart above:		
B	Determine how much coverage your are applying for:		(Min \$10,000,Max. \$100,000)
C	SubTotal:		
D	Dependent Child(ren) Coverage? Choose a coverage level, or leave at 0 for none.		
E	Total Monthly Cost:		