



## Group Supplemental Life / Accidental Death and Dismemberment

### Kinkaid Civil Construction -- Premium Table

Scheduled Benefit: Each eligible employee and dependent may elect for himself and/or his eligible spouse an amount of insurance shown in the table below.

Employees entering a new age band will have new rates effective on the plan anniversary following their birthday.

There is a benefit reduction of 65% at age 65. There is a benefit reduction of 50% at age 70.

Spouse elections must not exceed 50% of the employee election amount. Spousal premiums should be based on the employee's age.

#### Premium Calculation

	Example Employee 1	Example Employee 2	Employee
Age	43	68	
Benefit Amount	\$40,000	\$100,000	
Life Premium	\$1.71	\$35.82	
AD&D Premium (optional)	\$0.33	\$0.83	
Unadjusted Premium	\$2.04	\$36.65	
Benefit Reduction Factor	100%	35%	
Total Weekly Premium	\$2.04	\$12.83	

**Weekly Premiums -- Employee**

<b>Face Amount</b>	<b>&lt;25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75-79</b>	<b>80+</b>	<b>AD&amp;D</b>
<b>\$10,000</b>	\$0.19	\$0.19	\$0.21	\$0.29	\$0.43	\$0.66	\$1.02	\$1.60	\$2.25	\$3.58	\$6.83	\$14.60	\$32.47	\$0.08
<b>\$20,000</b>	\$0.37	\$0.37	\$0.42	\$0.57	\$0.85	\$1.33	\$2.05	\$3.19	\$4.50	\$7.16	\$13.65	\$29.21	\$64.94	\$0.17
<b>\$30,000</b>	\$0.56	\$0.56	\$0.63	\$0.86	\$1.28	\$1.99	\$3.07	\$4.79	\$6.74	\$10.74	\$20.48	\$43.81	\$97.41	\$0.25
<b>\$40,000</b>	\$0.75	\$0.75	\$0.84	\$1.14	\$1.71	\$2.66	\$4.10	\$6.39	\$8.99	\$14.33	\$27.30	\$58.41	\$129.89	\$0.33
<b>\$50,000</b>	\$0.93	\$0.93	\$1.05	\$1.43	\$2.13	\$3.32	\$5.12	\$7.98	\$11.24	\$17.91	\$34.13	\$73.02	\$162.36	\$0.42
<b>\$60,000</b>	\$1.12	\$1.12	\$1.26	\$1.72	\$2.56	\$3.99	\$6.15	\$9.58	\$13.49	\$21.49	\$40.96	\$87.62	\$194.83	\$0.50
<b>\$70,000</b>	\$1.31	\$1.31	\$1.47	\$2.00	\$2.99	\$4.65	\$7.17	\$11.18	\$15.73	\$25.07	\$47.78	\$102.22	\$227.30	\$0.58
<b>\$80,000</b>	\$1.50	\$1.50	\$1.68	\$2.29	\$3.42	\$5.32	\$8.20	\$12.78	\$17.98	\$28.65	\$54.61	\$116.82	\$259.77	\$0.66
<b>\$90,000</b>	\$1.68	\$1.68	\$1.89	\$2.58	\$3.84	\$5.98	\$9.22	\$14.37	\$20.23	\$32.23	\$61.44	\$131.43	\$292.24	\$0.75
<b>\$100,000</b>	\$1.87	\$1.87	\$2.10	\$2.86	\$4.27	\$6.65	\$10.25	\$15.97	\$22.48	\$35.82	\$68.26	\$146.03	\$324.72	\$0.83
<b>\$110,000</b>	\$2.06	\$2.06	\$2.31	\$3.15	\$4.70	\$7.31	\$11.27	\$17.57	\$24.72	\$39.40	\$75.09	\$160.63	\$357.19	\$0.91
<b>\$120,000</b>	\$2.24	\$2.24	\$2.52	\$3.43	\$5.12	\$7.98	\$12.30	\$19.16	\$26.97	\$42.98	\$81.91	\$175.24	\$389.66	\$1.00
<b>\$130,000</b>	\$2.43	\$2.43	\$2.73	\$3.72	\$5.55	\$8.64	\$13.32	\$20.76	\$29.22	\$46.56	\$88.74	\$189.84	\$422.13	\$1.08
<b>\$140,000</b>	\$2.62	\$2.62	\$2.94	\$4.01	\$5.98	\$9.30	\$14.34	\$22.36	\$31.47	\$50.14	\$95.57	\$204.44	\$454.60	\$1.16
<b>\$150,000</b>	\$2.80	\$2.80	\$3.15	\$4.29	\$6.40	\$9.97	\$15.37	\$23.95	\$33.72	\$53.72	\$102.39	\$219.05	\$487.07	\$1.25
<b>\$160,000</b>	\$2.99	\$2.99	\$3.36	\$4.58	\$6.83	\$10.63	\$16.39	\$25.55	\$35.96	\$57.30	\$109.22	\$233.65	\$519.54	\$1.33
<b>\$170,000</b>	\$3.18	\$3.18	\$3.57	\$4.86	\$7.26	\$11.30	\$17.42	\$27.15	\$38.21	\$60.89	\$116.04	\$248.25	\$552.02	\$1.41
<b>\$180,000</b>	\$3.36	\$3.36	\$3.78	\$5.15	\$7.68	\$11.96	\$18.44	\$28.74	\$40.46	\$64.47	\$122.87	\$262.86	\$584.49	\$1.50
<b>\$190,000</b>	\$3.55	\$3.55	\$3.99	\$5.44	\$8.11	\$12.63	\$19.47	\$30.34	\$42.71	\$68.05	\$129.70	\$277.46	\$616.96	\$1.58
<b>\$200,000</b>	\$3.74	\$3.74	\$4.20	\$5.72	\$8.54	\$13.29	\$20.49	\$31.94	\$44.95	\$71.63	\$136.52	\$292.06	\$649.43	\$1.66
<b>\$210,000</b>	\$3.93	\$3.93	\$4.41	\$6.01	\$8.97	\$13.96	\$21.52	\$33.54	\$47.20	\$75.21	\$143.35	\$306.66	\$681.90	\$1.74
<b>\$220,000</b>	\$4.11	\$4.11	\$4.62	\$6.30	\$9.39	\$14.62	\$22.54	\$35.13	\$49.45	\$78.79	\$150.18	\$321.27	\$714.37	\$1.83
<b>\$230,000</b>	\$4.30	\$4.30	\$4.83	\$6.58	\$9.82	\$15.29	\$23.57	\$36.73	\$51.70	\$82.38	\$157.00	\$335.87	\$746.85	\$1.91
<b>\$240,000</b>	\$4.49	\$4.49	\$5.04	\$6.87	\$10.25	\$15.95	\$24.59	\$38.33	\$53.94	\$85.96	\$163.83	\$350.47	\$779.32	\$1.99
<b>\$250,000</b>	\$4.67	\$4.67	\$5.25	\$7.15	\$10.67	\$16.62	\$25.62	\$39.92	\$56.19	\$89.54	\$170.65	\$365.08	\$811.79	\$2.08

**Weekly Premiums -- Spouse**

<b>Face Amount</b>	<b>&lt;25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75-79</b>	<b>80+</b>	<b>AD&amp;D</b>
<b>\$5,000</b>	\$0.09	\$0.09	\$0.11	\$0.14	\$0.21	\$0.33	\$0.51	\$0.80	\$1.12	\$1.79	\$3.41	\$7.30	\$16.24	\$0.03
<b>\$10,000</b>	\$0.19	\$0.19	\$0.21	\$0.29	\$0.43	\$0.66	\$1.02	\$1.60	\$2.25	\$3.58	\$6.83	\$14.60	\$32.47	\$0.07
<b>\$15,000</b>	\$0.28	\$0.28	\$0.32	\$0.43	\$0.64	\$1.00	\$1.54	\$2.40	\$3.37	\$5.37	\$10.24	\$21.90	\$48.71	\$0.10
<b>\$20,000</b>	\$0.37	\$0.37	\$0.42	\$0.57	\$0.85	\$1.33	\$2.05	\$3.19	\$4.50	\$7.16	\$13.65	\$29.21	\$64.94	\$0.13
<b>\$25,000</b>	\$0.47	\$0.47	\$0.53	\$0.72	\$1.07	\$1.66	\$2.56	\$3.99	\$5.62	\$8.95	\$17.07	\$36.51	\$81.18	\$0.17
<b>\$30,000</b>	\$0.56	\$0.56	\$0.63	\$0.86	\$1.28	\$1.99	\$3.07	\$4.79	\$6.74	\$10.74	\$20.48	\$43.81	\$97.41	\$0.20
<b>\$35,000</b>	\$0.65	\$0.65	\$0.74	\$1.00	\$1.49	\$2.33	\$3.59	\$5.59	\$7.87	\$12.54	\$23.89	\$51.11	\$113.65	\$0.23
<b>\$40,000</b>	\$0.75	\$0.75	\$0.84	\$1.14	\$1.71	\$2.66	\$4.10	\$6.39	\$8.99	\$14.33	\$27.30	\$58.41	\$129.89	\$0.27
<b>\$45,000</b>	\$0.84	\$0.84	\$0.95	\$1.29	\$1.92	\$2.99	\$4.61	\$7.19	\$10.11	\$16.12	\$30.72	\$65.71	\$146.12	\$0.30
<b>\$50,000</b>	\$0.93	\$0.93	\$1.05	\$1.43	\$2.13	\$3.32	\$5.12	\$7.98	\$11.24	\$17.91	\$34.13	\$73.02	\$162.36	\$0.33
<b>\$55,000</b>	\$1.03	\$1.03	\$1.16	\$1.57	\$2.35	\$3.66	\$5.64	\$8.78	\$12.36	\$19.70	\$37.54	\$80.32	\$178.59	\$0.37
<b>\$60,000</b>	\$1.12	\$1.12	\$1.26	\$1.72	\$2.56	\$3.99	\$6.15	\$9.58	\$13.49	\$21.49	\$40.96	\$87.62	\$194.83	\$0.40
<b>\$65,000</b>	\$1.22	\$1.22	\$1.37	\$1.86	\$2.78	\$4.32	\$6.66	\$10.38	\$14.61	\$23.28	\$44.37	\$94.92	\$211.07	\$0.44
<b>\$70,000</b>	\$1.31	\$1.31	\$1.47	\$2.00	\$2.99	\$4.65	\$7.17	\$11.18	\$15.73	\$25.07	\$47.78	\$102.22	\$227.30	\$0.47
<b>\$75,000</b>	\$1.40	\$1.40	\$1.58	\$2.15	\$3.20	\$4.98	\$7.68	\$11.98	\$16.86	\$26.86	\$51.20	\$109.52	\$243.54	\$0.50
<b>\$80,000</b>	\$1.50	\$1.50	\$1.68	\$2.29	\$3.42	\$5.32	\$8.20	\$12.78	\$17.98	\$28.65	\$54.61	\$116.82	\$259.77	\$0.54
<b>\$85,000</b>	\$1.59	\$1.59	\$1.79	\$2.43	\$3.63	\$5.65	\$8.71	\$13.57	\$19.11	\$30.44	\$58.02	\$124.13	\$276.01	\$0.57
<b>\$90,000</b>	\$1.68	\$1.68	\$1.89	\$2.58	\$3.84	\$5.98	\$9.22	\$14.37	\$20.23	\$32.23	\$61.44	\$131.43	\$292.24	\$0.60
<b>\$95,000</b>	\$1.78	\$1.78	\$2.00	\$2.72	\$4.06	\$6.31	\$9.73	\$15.17	\$21.35	\$34.02	\$64.85	\$138.73	\$308.48	\$0.64
<b>\$100,000</b>	\$1.87	\$1.87	\$2.10	\$2.86	\$4.27	\$6.65	\$10.25	\$15.97	\$22.48	\$35.82	\$68.26	\$146.03	\$324.72	\$0.67
<b>\$105,000</b>	\$1.96	\$1.96	\$2.21	\$3.00	\$4.48	\$6.98	\$10.76	\$16.77	\$23.60	\$37.61	\$71.67	\$153.33	\$340.95	\$0.70
<b>\$110,000</b>	\$2.06	\$2.06	\$2.31	\$3.15	\$4.70	\$7.31	\$11.27	\$17.57	\$24.72	\$39.40	\$75.09	\$160.63	\$357.19	\$0.74
<b>\$115,000</b>	\$2.15	\$2.15	\$2.42	\$3.29	\$4.91	\$7.64	\$11.78	\$18.36	\$25.85	\$41.19	\$78.50	\$167.94	\$373.42	\$0.77
<b>\$120,000</b>	\$2.24	\$2.24	\$2.52	\$3.43	\$5.12	\$7.98	\$12.30	\$19.16	\$26.97	\$42.98	\$81.91	\$175.24	\$389.66	\$0.80
<b>\$125,000</b>	\$2.34	\$2.34	\$2.63	\$3.58	\$5.34	\$8.31	\$12.81	\$19.96	\$28.10	\$44.77	\$85.33	\$182.54	\$405.89	\$0.84
<b>\$130,000</b>	\$2.43	\$2.43	\$2.73	\$3.72	\$5.55	\$8.64	\$13.32	\$20.76	\$29.22	\$46.56	\$88.74	\$189.84	\$422.13	\$0.87

<b>\$135,000</b>	\$2.52	\$2.52	\$2.84	\$3.86	\$5.76	\$8.97	\$13.83	\$21.56	\$30.34	\$48.35	\$92.15	\$197.14	\$438.37	\$0.90
<b>\$140,000</b>	\$2.62	\$2.62	\$2.94	\$4.01	\$5.98	\$9.30	\$14.34	\$22.36	\$31.47	\$50.14	\$95.57	\$204.44	\$454.60	\$0.94
<b>\$145,000</b>	\$2.71	\$2.71	\$3.05	\$4.15	\$6.19	\$9.64	\$14.86	\$23.16	\$32.59	\$51.93	\$98.98	\$211.74	\$470.84	\$0.97
<b>\$150,000</b>	\$2.80	\$2.80	\$3.15	\$4.29	\$6.40	\$9.97	\$15.37	\$23.95	\$33.72	\$53.72	\$102.39	\$219.05	\$487.07	\$1.00

**Weekly Premiums -- Child(ren)**

<b>Face Amount</b>	<b>Life Premium</b>	<b>AD&amp;D Premium</b>	<b>Total</b>
<b>\$1,000</b>	\$0.03	\$0.03	\$0.06
<b>\$2,000</b>	\$0.06	\$0.06	\$0.12
<b>\$3,000</b>	\$0.09	\$0.09	\$0.18
<b>\$4,000</b>	\$0.12	\$0.12	\$0.24
<b>\$5,000</b>	\$0.15	\$0.15	\$0.29
<b>\$6,000</b>	\$0.18	\$0.18	\$0.35
<b>\$7,000</b>	\$0.21	\$0.21	\$0.41
<b>\$8,000</b>	\$0.24	\$0.23	\$0.47
<b>\$9,000</b>	\$0.27	\$0.26	\$0.53
<b>\$10,000</b>	\$0.30	\$0.29	\$0.59