

Supplemental and Dependent Life and AD&D Insurance Premium Table USD 489

Scheduled Benefit: Each eligible employee may elect for themselves and eligible spouse an amount of insurance shown in the Table below.
For employees age 65 and older: Benefit amounts are reduced according to the age-based reduction chart on brochure.

Employee/Spouse Premiums:

- Determine your age band: Use your age as of your effective date.
- Select a benefit amount (employees age 65 and older: see above comment). Employee Election cannot exceed 5 times salary
- Spouse premium: Repeat the steps above for your spouse, still using your own age as of his/her effective date.
- Spouse election cannot exceed 50% of the Employee Election
- Employee and spouse rates change as you move from one age bracket to the next.

Employee Monthly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$10,000	\$0.60	\$0.60	\$0.70	\$0.90	\$1.20	\$1.80	\$3.00	\$4.80	\$6.20	\$10.20	\$22.20
\$20,000	\$1.20	\$1.20	\$1.40	\$1.80	\$2.40	\$3.60	\$6.00	\$9.60	\$12.40	\$20.40	\$44.40
\$30,000	\$1.80	\$1.80	\$2.10	\$2.70	\$3.60	\$5.40	\$9.00	\$14.40	\$18.60	\$30.60	\$66.60
\$40,000	\$2.40	\$2.40	\$2.80	\$3.60	\$4.80	\$7.20	\$12.00	\$19.20	\$24.80	\$40.80	\$88.80
\$50,000	\$3.00	\$3.00	\$3.50	\$4.50	\$6.00	\$9.00	\$15.00	\$24.00	\$31.00	\$51.00	\$111.00
\$60,000	\$3.60	\$3.60	\$4.20	\$5.40	\$7.20	\$10.80	\$18.00	\$28.80	\$37.20	\$61.20	\$133.20
\$70,000	\$4.20	\$4.20	\$4.90	\$6.30	\$8.40	\$12.60	\$21.00	\$33.60	\$43.40	\$71.40	\$155.40
\$80,000	\$4.80	\$4.80	\$5.60	\$7.20	\$9.60	\$14.40	\$24.00	\$38.40	\$49.60	\$81.60	\$177.60
\$90,000	\$5.40	\$5.40	\$6.30	\$8.10	\$10.80	\$16.20	\$27.00	\$43.20	\$55.80	\$91.80	\$199.80
\$100,000	\$6.00	\$6.00	\$7.00	\$9.00	\$12.00	\$18.00	\$30.00	\$48.00	\$62.00	\$102.00	\$222.00
\$110,000	\$6.60	\$6.60	\$7.70	\$9.90	\$13.20	\$19.80	\$33.00	\$52.80	\$68.20	\$112.20	\$244.20
\$120,000	\$7.20	\$7.20	\$8.40	\$10.80	\$14.40	\$21.60	\$36.00	\$57.60	\$74.40	\$122.40	\$266.40
\$130,000	\$7.80	\$7.80	\$9.10	\$11.70	\$15.60	\$23.40	\$39.00	\$62.40	\$80.60	\$132.60	\$288.60
\$140,000	\$8.40	\$8.40	\$9.80	\$12.60	\$16.80	\$25.20	\$42.00	\$67.20	\$86.80	\$142.80	\$310.80
\$150,000	\$9.00	\$9.00	\$10.50	\$13.50	\$18.00	\$27.00	\$45.00	\$72.00	\$93.00	\$153.00	\$333.00
\$160,000	\$9.60	\$9.60	\$11.20	\$14.40	\$19.20	\$28.80	\$48.00	\$76.80	\$99.20	\$163.20	\$355.20
\$170,000	\$10.20	\$10.20	\$11.90	\$15.30	\$20.40	\$30.60	\$51.00	\$81.60	\$105.40	\$173.40	\$377.40
\$180,000	\$10.80	\$10.80	\$12.60	\$16.20	\$21.60	\$32.40	\$54.00	\$86.40	\$111.60	\$183.60	\$399.60
\$190,000	\$11.40	\$11.40	\$13.30	\$17.10	\$22.80	\$34.20	\$57.00	\$91.20	\$117.80	\$193.80	\$421.80
\$200,000	\$12.00	\$12.00	\$14.00	\$18.00	\$24.00	\$36.00	\$60.00	\$96.00	\$124.00	\$204.00	\$444.00
\$210,000	\$12.60	\$12.60	\$14.70	\$18.90	\$25.20	\$37.80	\$63.00	\$100.80	\$130.20	\$214.20	\$466.20
\$220,000	\$13.20	\$13.20	\$15.40	\$19.80	\$26.40	\$39.60	\$66.00	\$105.60	\$136.40	\$224.40	\$488.40
\$230,000	\$13.80	\$13.80	\$16.10	\$20.70	\$27.60	\$41.40	\$69.00	\$110.40	\$142.60	\$234.60	\$510.60
\$240,000	\$14.40	\$14.40	\$16.80	\$21.60	\$28.80	\$43.20	\$72.00	\$115.20	\$148.80	\$244.80	\$532.80
\$250,000	\$15.00	\$15.00	\$17.50	\$22.50	\$30.00	\$45.00	\$75.00	\$120.00	\$155.00	\$255.00	\$555.00
\$260,000	\$15.60	\$15.60	\$18.20	\$23.40	\$31.20	\$46.80	\$78.00	\$124.80	\$161.20	\$265.20	\$577.20
\$270,000	\$16.20	\$16.20	\$18.90	\$24.30	\$32.40	\$48.60	\$81.00	\$129.60	\$167.40	\$275.40	\$599.40
\$280,000	\$16.80	\$16.80	\$19.60	\$25.20	\$33.60	\$50.40	\$84.00	\$134.40	\$173.60	\$285.60	\$621.60
\$290,000	\$17.40	\$17.40	\$20.30	\$26.10	\$34.80	\$52.20	\$87.00	\$139.20	\$179.80	\$295.80	\$643.80
\$300,000	\$18.00	\$18.00	\$21.00	\$27.00	\$36.00	\$54.00	\$90.00	\$144.00	\$186.00	\$306.00	\$666.00

Spouse Monthly Premiums (use Employee's age)

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$5,000	\$0.30	\$0.30	\$0.35	\$0.45	\$0.60	\$0.90	\$1.50	\$2.40	\$3.10	\$5.10	\$11.10
\$10,000	\$0.60	\$0.60	\$0.70	\$0.90	\$1.20	\$1.80	\$3.00	\$4.80	\$6.20	\$10.20	\$22.20
\$15,000	\$0.90	\$0.90	\$1.05	\$1.35	\$1.80	\$2.70	\$4.50	\$7.20	\$9.30	\$15.30	\$33.30
\$20,000	\$1.20	\$1.20	\$1.40	\$1.80	\$2.40	\$3.60	\$6.00	\$9.60	\$12.40	\$20.40	\$44.40
\$25,000	\$1.50	\$1.50	\$1.75	\$2.25	\$3.00	\$4.50	\$7.50	\$12.00	\$15.50	\$25.50	\$55.50
\$30,000	\$1.80	\$1.80	\$2.10	\$2.70	\$3.60	\$5.40	\$9.00	\$14.40	\$18.60	\$30.60	\$66.60
\$35,000	\$2.10	\$2.10	\$2.45	\$3.15	\$4.20	\$6.30	\$10.50	\$16.80	\$21.70	\$35.70	\$77.70
\$40,000	\$2.40	\$2.40	\$2.80	\$3.60	\$4.80	\$7.20	\$12.00	\$19.20	\$24.80	\$40.80	\$88.80
\$45,000	\$2.70	\$2.70	\$3.15	\$4.05	\$5.40	\$8.10	\$13.50	\$21.60	\$27.90	\$45.90	\$99.90
\$50,000	\$3.00	\$3.00	\$3.50	\$4.50	\$6.00	\$9.00	\$15.00	\$24.00	\$31.00	\$51.00	\$111.00
\$55,000	\$3.30	\$3.30	\$3.85	\$4.95	\$6.60	\$9.90	\$16.50	\$26.40	\$34.10	\$56.10	\$122.10
\$60,000	\$3.60	\$3.60	\$4.20	\$5.40	\$7.20	\$10.80	\$18.00	\$28.80	\$37.20	\$61.20	\$133.20
\$65,000	\$3.90	\$3.90	\$4.55	\$5.85	\$7.80	\$11.70	\$19.50	\$31.20	\$40.30	\$66.30	\$144.30
\$70,000	\$4.20	\$4.20	\$4.90	\$6.30	\$8.40	\$12.60	\$21.00	\$33.60	\$43.40	\$71.40	\$155.40
\$75,000	\$4.50	\$4.50	\$5.25	\$6.75	\$9.00	\$13.50	\$22.50	\$36.00	\$46.50	\$76.50	\$166.50
\$80,000	\$4.80	\$4.80	\$5.60	\$7.20	\$9.60	\$14.40	\$24.00	\$38.40	\$49.60	\$81.60	\$177.60
\$85,000	\$5.10	\$5.10	\$5.95	\$7.65	\$10.20	\$15.30	\$25.50	\$40.80	\$52.70	\$86.70	\$188.70
\$90,000	\$5.40	\$5.40	\$6.30	\$8.10	\$10.80	\$16.20	\$27.00	\$43.20	\$55.80	\$91.80	\$199.80
\$95,000	\$5.70	\$5.70	\$6.65	\$8.55	\$11.40	\$17.10	\$28.50	\$45.60	\$58.90	\$96.90	\$210.90
\$100,000	\$6.00	\$6.00	\$7.00	\$9.00	\$12.00	\$18.00	\$30.00	\$48.00	\$62.00	\$102.00	\$222.00
\$105,000	\$6.30	\$6.30	\$7.35	\$9.45	\$12.60	\$18.90	\$31.50	\$50.40	\$65.10	\$107.10	\$233.10
\$110,000	\$6.60	\$6.60	\$7.70	\$9.90	\$13.20	\$19.80	\$33.00	\$52.80	\$68.20	\$112.20	\$244.20
\$115,000	\$6.90	\$6.90	\$8.05	\$10.35	\$13.80	\$20.70	\$34.50	\$55.20	\$71.30	\$117.30	\$255.30
\$120,000	\$7.20	\$7.20	\$8.40	\$10.80	\$14.40	\$21.60	\$36.00	\$57.60	\$74.40	\$122.40	\$266.40
\$125,000	\$7.50	\$7.50	\$8.75	\$11.25	\$15.00	\$22.50	\$37.50	\$60.00	\$77.50	\$127.50	\$277.50
\$130,000	\$7.80	\$7.80	\$9.10	\$11.70	\$15.60	\$23.40	\$39.00	\$62.40	\$80.60	\$132.60	\$288.60
\$135,000	\$8.10	\$8.10	\$9.45	\$12.15	\$16.20	\$24.30	\$40.50	\$64.80	\$83.70	\$137.70	\$299.70
\$140,000	\$8.40	\$8.40	\$9.80	\$12.60	\$16.80	\$25.20	\$42.00	\$67.20	\$86.80	\$142.80	\$310.80
\$145,000	\$8.70	\$8.70	\$10.15	\$13.05	\$17.40	\$26.10	\$43.50	\$69.60	\$89.90	\$147.90	\$321.90
\$150,000	\$9.00	\$9.00	\$10.50	\$13.50	\$18.00	\$27.00	\$45.00	\$72.00	\$93.00	\$153.00	\$333.00

Dependent Children Monthly Premiums

Benefit Amount	Premium
\$10,000	\$1.80

(One rate and benefit amount for all eligible children in family, regardless of number)

PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Children Premium	
Total Premium	

(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date.)

Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.

Rates are subject to change.

Plan Highlights

Supplemental and Dependent Life with AD&D Insurance



USD 489

ELIGIBILITY

Employees: Each Active employee, except any person working on a temporary or seasonal basis.

Dependents: You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ your legal spouse not legally separated or divorced from you
- ▶ unmarried financially dependent child(ren)*, birth to age 20 (up to age 26 if full-time student).

*natural and adopted children and stepchildren in your custody.

Age limit does not apply to handicapped children.

- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT

Supplemental Life

Choose from a minimum of \$10,000 to a maximum of \$300,000 in \$10,000 increments
(Not to exceed 5 times salary)

Dependent Life

Spouse

Choose from a minimum of \$5,000 to a maximum of \$150,000 in \$5,000 increments
(spouse amount may not exceed 50% of employee amount)

Dependent Child(ren)

Birth to 6 months : \$500

6 months to age 20 : \$10,000

(up to age 26 if a full-time student)

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$200,000

Spouse: \$50,000

Child: all child amounts are guaranteed issue

BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

Age	Original Benefit Reduced To
65	65%
70	40%
75	20%

FEATURES

- ▶ Air Bag Benefit
- ▶ Portability
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

EXCLUSIONS

AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor;

sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.