

# Benefit and Cost Summary

## Voluntary Life Monthly Employee Cost

Coverage	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Under 30	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
30 - 34	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
35 - 39	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00	\$8.40	\$9.80	\$11.20	\$12.60	\$14.00
40 - 44	\$2.10	\$4.20	\$6.30	\$8.40	\$10.50	\$12.60	\$14.70	\$16.80	\$18.90	\$21.00
45 - 49	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$19.80	\$23.10	\$26.40	\$29.70	\$33.00
50 - 54	\$5.30	\$10.60	\$15.90	\$21.20	\$26.50	\$31.80	\$37.10	\$42.40	\$47.70	\$53.00
55 - 59	\$8.90	\$17.80	\$26.70	\$35.60	\$44.50	\$53.40	\$62.30	\$71.20	\$80.10	\$89.00
60 - 64	\$14.10	\$28.20	\$42.30	\$56.40	\$70.50	\$84.60	\$98.70	\$112.80	\$126.90	\$141.00

Coverage	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
Under 30	\$13.20	\$14.40	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00
30 - 34	\$13.20	\$14.40	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00
35 - 39	\$15.40	\$16.80	\$18.20	\$19.60	\$21.00	\$22.40	\$23.80	\$25.20	\$26.60	\$28.00
40 - 44	\$23.10	\$25.20	\$27.30	\$29.40	\$31.50	\$33.60	\$35.70	\$37.80	\$39.90	\$42.00
45 - 49	\$36.30	\$39.60	\$42.90	\$46.20	\$49.50	\$52.80	\$56.10	\$59.40	\$62.70	\$66.00
50 - 54	\$58.30	\$63.60	\$68.90	\$74.20	\$79.50	\$84.80	\$90.10	\$95.40	\$100.70	\$106.00
55 - 59	\$97.90	\$106.80	\$115.70	\$124.60	\$133.50	\$142.40	\$151.30	\$160.20	\$169.10	\$178.00
60 - 64	\$155.10	\$169.20	\$183.30	\$197.40	\$211.50	\$225.60	\$239.70	\$253.80	\$267.90	\$282.00

Coverage	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
Under 30	\$25.20	\$26.40	\$27.60	\$28.80	\$30.00	\$31.20	\$32.40	\$33.60	\$34.80	\$36.00
30 - 34	\$25.20	\$26.40	\$27.60	\$28.80	\$30.00	\$31.20	\$32.40	\$33.60	\$34.80	\$36.00
35 - 39	\$29.40	\$30.80	\$32.20	\$33.60	\$35.00	\$36.40	\$37.80	\$39.20	\$40.60	\$42.00
40 - 44	\$44.10	\$46.20	\$48.30	\$50.40	\$52.50	\$54.60	\$56.70	\$58.80	\$60.90	\$63.00
45 - 49	\$69.30	\$72.60	\$75.90	\$79.20	\$82.50	\$85.80	\$89.10	\$92.40	\$95.70	\$99.00
50 - 54	\$111.30	\$116.60	\$121.90	\$127.20	\$132.50	\$137.80	\$143.10	\$148.40	\$153.70	\$159.00
55 - 59	\$186.90	\$195.80	\$204.70	\$213.60	\$222.50	\$231.40	\$240.30	\$249.20	\$258.10	\$267.00
60 - 64	\$296.10	\$310.20	\$324.30	\$338.40	\$352.50	\$366.60	\$380.70	\$394.80	\$408.90	\$423.00

Coverage	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000	\$370,000	\$380,000	\$390,000	\$400,000
Under 30	\$37.20	\$38.40	\$39.60	\$40.80	\$42.00	\$43.20	\$44.40	\$45.60	\$46.80	\$48.00
30 - 34	\$37.20	\$38.40	\$39.60	\$40.80	\$42.00	\$43.20	\$44.40	\$45.60	\$46.80	\$48.00
35 - 39	\$43.40	\$44.80	\$46.20	\$47.60	\$49.00	\$50.40	\$51.80	\$53.20	\$54.60	\$56.00
40 - 44	\$65.10	\$67.20	\$69.30	\$71.40	\$73.50	\$75.60	\$77.70	\$79.80	\$81.90	\$84.00
45 - 49	\$102.30	\$105.60	\$108.90	\$112.20	\$115.50	\$118.80	\$122.10	\$125.40	\$128.70	\$132.00
50 - 54	\$164.30	\$169.60	\$174.90	\$180.20	\$185.50	\$190.80	\$196.10	\$201.40	\$206.70	\$212.00
55 - 59	\$275.90	\$284.80	\$293.70	\$302.60	\$311.50	\$320.40	\$329.30	\$338.20	\$347.10	\$356.00
60 - 64	\$437.10	\$451.20	\$465.30	\$479.40	\$493.50	\$507.60	\$521.70	\$535.80	\$549.90	\$564.00

Coverage	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000
Under 30	\$49.20	\$50.40	\$51.60	\$52.80	\$54.00	\$55.20	\$56.40	\$57.60	\$58.80	\$60.00
30 - 34	\$49.20	\$50.40	\$51.60	\$52.80	\$54.00	\$55.20	\$56.40	\$57.60	\$58.80	\$60.00
35 - 39	\$57.40	\$58.80	\$60.20	\$61.60	\$63.00	\$64.40	\$65.80	\$67.20	\$68.60	\$70.00
40 - 44	\$86.10	\$88.20	\$90.30	\$92.40	\$94.50	\$96.60	\$98.70	\$100.80	\$102.90	\$105.00
45 - 49	\$135.30	\$138.60	\$141.90	\$145.20	\$148.50	\$151.80	\$155.10	\$158.40	\$161.70	\$165.00
50 - 54	\$217.30	\$222.60	\$227.90	\$233.20	\$238.50	\$243.80	\$249.10	\$254.40	\$259.70	\$265.00
55 - 59	\$364.90	\$373.80	\$382.70	\$391.60	\$400.50	\$409.40	\$418.30	\$427.20	\$436.10	\$445.00
60 - 64	\$578.10	\$592.20	\$606.30	\$620.40	\$634.50	\$648.60	\$662.70	\$676.80	\$690.90	\$705.00

# Benefit and Cost Summary

## Monthly Spouse Cost

Your Spouse is eligible for 50% of the amount that you select for yourself to a maximum of \$250,000.

Spouse cost is based on spouse's age.

Coverage	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Under 30	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
30 - 34	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
35 - 39	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
40 - 44	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
45 - 49	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00	\$8.40	\$9.80	\$11.20	\$12.60	\$14.00
50 - 54	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
55 - 59	\$4.25	\$8.50	\$12.75	\$17.00	\$21.25	\$25.50	\$29.75	\$34.00	\$38.25	\$42.50
60 - 64	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00

Coverage	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
Under 30	\$5.50	\$6.00	\$6.50	\$7.00	\$7.50	\$8.00	\$8.50	\$9.00	\$9.50	\$10.00
30 - 34	\$5.50	\$6.00	\$6.50	\$7.00	\$7.50	\$8.00	\$8.50	\$9.00	\$9.50	\$10.00
35 - 39	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00
40 - 44	\$9.90	\$10.80	\$11.70	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20	\$17.10	\$18.00
45 - 49	\$15.40	\$16.80	\$18.20	\$19.60	\$21.00	\$22.40	\$23.80	\$25.20	\$26.60	\$28.00
50 - 54	\$27.50	\$30.00	\$32.50	\$35.00	\$37.50	\$40.00	\$42.50	\$45.00	\$47.50	\$50.00
55 - 59	\$46.75	\$51.00	\$55.25	\$59.50	\$63.75	\$68.00	\$72.25	\$76.50	\$80.75	\$85.00
60 - 64	\$74.80	\$81.60	\$88.40	\$95.20	\$102.00	\$108.80	\$115.60	\$122.40	\$129.20	\$136.00

Coverage	\$105,000	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000
Under 30	\$10.50	\$11.00	\$11.50	\$12.00	\$12.50	\$13.00	\$13.50	\$14.00	\$14.50	\$15.00
30 - 34	\$10.50	\$11.00	\$11.50	\$12.00	\$12.50	\$13.00	\$13.50	\$14.00	\$14.50	\$15.00
35 - 39	\$12.60	\$13.20	\$13.80	\$14.40	\$15.00	\$15.60	\$16.20	\$16.80	\$17.40	\$18.00
40 - 44	\$18.90	\$19.80	\$20.70	\$21.60	\$22.50	\$23.40	\$24.30	\$25.20	\$26.10	\$27.00
45 - 49	\$29.40	\$30.80	\$32.20	\$33.60	\$35.00	\$36.40	\$37.80	\$39.20	\$40.60	\$42.00
50 - 54	\$52.50	\$55.00	\$57.50	\$60.00	\$62.50	\$65.00	\$67.50	\$70.00	\$72.50	\$75.00
55 - 59	\$89.25	\$93.50	\$97.75	\$102.00	\$106.25	\$110.50	\$114.75	\$119.00	\$123.25	\$127.50
60 - 64	\$142.80	\$149.60	\$156.40	\$163.20	\$170.00	\$176.80	\$183.60	\$190.40	\$197.20	\$204.00

Coverage	\$155,000	\$160,000	\$165,000	\$170,000	\$175,000	\$180,000	\$185,000	\$190,000	\$195,000	\$200,000
Under 30	\$15.50	\$16.00	\$16.50	\$17.00	\$17.50	\$18.00	\$18.50	\$19.00	\$19.50	\$20.00
30 - 34	\$15.50	\$16.00	\$16.50	\$17.00	\$17.50	\$18.00	\$18.50	\$19.00	\$19.50	\$20.00
35 - 39	\$18.60	\$19.20	\$19.80	\$20.40	\$21.00	\$21.60	\$22.20	\$22.80	\$23.40	\$24.00
40 - 44	\$27.90	\$28.80	\$29.70	\$30.60	\$31.50	\$32.40	\$33.30	\$34.20	\$35.10	\$36.00
45 - 49	\$43.40	\$44.80	\$46.20	\$47.60	\$49.00	\$50.40	\$51.80	\$53.20	\$54.60	\$56.00
50 - 54	\$77.50	\$80.00	\$82.50	\$85.00	\$87.50	\$90.00	\$92.50	\$95.00	\$97.50	\$100.00
55 - 59	\$131.75	\$136.00	\$140.25	\$144.50	\$148.75	\$153.00	\$157.25	\$161.50	\$165.75	\$170.00
60 - 64	\$210.80	\$217.60	\$224.40	\$231.20	\$238.00	\$244.80	\$251.60	\$258.40	\$265.20	\$272.00

Coverage	\$205,000	\$210,000	\$215,000	\$220,000	\$225,000	\$230,000	\$235,000	\$240,000	\$245,000	\$250,000
Under 30	\$20.50	\$21.00	\$21.50	\$22.00	\$22.50	\$23.00	\$23.50	\$24.00	\$24.50	\$25.00
30 - 34	\$20.50	\$21.00	\$21.50	\$22.00	\$22.50	\$23.00	\$23.50	\$24.00	\$24.50	\$25.00
35 - 39	\$24.60	\$25.20	\$25.80	\$26.40	\$27.00	\$27.60	\$28.20	\$28.80	\$29.40	\$30.00
40 - 44	\$36.90	\$37.80	\$38.70	\$39.60	\$40.50	\$41.40	\$42.30	\$43.20	\$44.10	\$45.00
45 - 49	\$57.40	\$58.80	\$60.20	\$61.60	\$63.00	\$64.40	\$65.80	\$67.20	\$68.60	\$70.00
50 - 54	\$102.50	\$105.00	\$107.50	\$110.00	\$112.50	\$115.00	\$117.50	\$120.00	\$122.50	\$125.00
55 - 59	\$174.25	\$178.50	\$182.75	\$187.00	\$191.25	\$195.50	\$199.75	\$204.00	\$208.25	\$212.50
60 - 64	\$278.80	\$285.60	\$292.40	\$299.20	\$306.00	\$312.80	\$319.60	\$326.40	\$333.20	\$340.00

# Benefit and Cost Summary

## Monthly Child(ren) Cost

You may insure your child(ren) for 10% of the amount you select for yourself, to a maximum of \$10,000.

Coverage	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
	\$0.18	\$0.36	\$0.54	\$0.72	\$0.90	\$1.08	\$1.26	\$1.44	\$1.62	\$1.80

Important Information about Voluntary Term Life: We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two-year limitation also applies to any increase in benefits (this exclusion may vary according to state law). Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid. Rates and premiums are estimated based on the employee data submitted. Final rates and premiums will be based on the plan of insurance, participation level, employee and dependent data taken from enrollment materials and the experience of the previous carrier if similar coverage is now in force. You must be working fulltime on the effective date of your coverage, otherwise, your coverage becomes effective after you have completed a specific waiting period. GP-1-R-EOPT-96 et al.

This handout is for illustrative purposes only. The payroll deductions are an approximation. Please see your paycheck for actual payroll deductions. If there is a discrepancy between this handout and your paycheck, your paycheck stub prevails.