

## Plan Highlights

### Group Supplemental and Dependent Life Insurance



#### The Liberty Company Insurance

##### ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

**Dependents:** You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your legally-recognized domestic or civil union partner;
- ▶ Your unmarried financially dependent children birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children;

##### BENEFIT AMOUNT

**Employee:** Choose from a minimum of \$10,000 to a maximum of \$750,000 in \$10,000 increments.

**Spouse:** Choose from a minimum of \$5,000, a maximum of \$500,000 in \$5,000 increments, not to exceed 100% of employee amount.

**Child(ren):** Birth to age 26 years: \$2,000 to \$10,000 in increments of \$2,000.

##### GUARANTEED ISSUE

**Employee:** \$200,000

**Spouse:** \$50,000

**Child(ren):** \$10,000

##### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

##### BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70	65%
75	50%

##### RATES

See attached Rate Sheet

##### FEATURES

- ▶ Portability
- ▶ Waiver of Premium

# Reliance Standard Plans

## Supplemental and Dependent Life Insurance

### Premium Table

#### Plan Holder: The Liberty Company Insurance

**Scheduled Benefit:** Each eligible employee may elect for himself/herself and/or his/her 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 shown in the Supplemental Life brochure.

**Employee/Spouse Premiums:** To find you and your spouse's premium:

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 65 and older: see above comment).
- Spouse premium: Repeat the steps above for your spouse at his/her age at his/her last birthday.
- Employee and spouse rates change as they respectively move from one age bracket to the next.

**Employee Semi-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 70-74	Age 75-79	Age 80+
\$10,000	\$0.33	\$0.33	\$0.48	\$0.48	\$0.70	\$1.15	\$1.96	\$3.27	\$3.95	\$6.50	\$10.80	\$0.00	\$0.00
\$20,000	\$0.65	\$0.65	\$0.95	\$0.95	\$1.40	\$2.30	\$3.92	\$6.54	\$7.90	\$13.00	\$21.60	\$0.00	\$0.00
\$30,000	\$0.98	\$0.98	\$1.43	\$1.43	\$2.10	\$3.45	\$5.88	\$9.81	\$11.85	\$19.50	\$32.40	\$0.00	\$0.00
\$40,000	\$1.30	\$1.30	\$1.90	\$1.90	\$2.80	\$4.60	\$7.84	\$13.08	\$15.80	\$26.00	\$43.20	\$0.00	\$0.00
\$50,000	\$1.63	\$1.63	\$2.38	\$2.38	\$3.50	\$5.75	\$9.80	\$16.35	\$19.75	\$32.50	\$54.00	\$0.00	\$0.00
\$60,000	\$1.95	\$1.95	\$2.85	\$2.85	\$4.20	\$6.90	\$11.76	\$19.62	\$23.70	\$39.00	\$64.80	\$0.00	\$0.00
\$70,000	\$2.28	\$2.28	\$3.33	\$3.33	\$4.90	\$8.05	\$13.72	\$22.89	\$27.65	\$45.50	\$75.60	\$0.00	\$0.00
\$80,000	\$2.60	\$2.60	\$3.80	\$3.80	\$5.60	\$9.20	\$15.68	\$26.16	\$31.60	\$52.00	\$86.40	\$0.00	\$0.00
\$90,000	\$2.93	\$2.93	\$4.28	\$4.28	\$6.30	\$10.35	\$17.64	\$29.43	\$35.55	\$58.50	\$97.20	\$0.00	\$0.00
\$100,000	\$3.25	\$3.25	\$4.75	\$4.75	\$7.00	\$11.50	\$19.60	\$32.70	\$39.50	\$65.00	\$108.00	\$0.00	\$0.00
\$110,000	\$3.58	\$3.58	\$5.23	\$5.23	\$7.70	\$12.65	\$21.56	\$35.97	\$43.45	\$71.50	\$118.80	\$0.00	\$0.00
\$120,000	\$3.90	\$3.90	\$5.70	\$5.70	\$8.40	\$13.80	\$23.52	\$39.24	\$47.40	\$78.00	\$129.60	\$0.00	\$0.00
\$130,000	\$4.23	\$4.23	\$6.18	\$6.18	\$9.10	\$14.95	\$25.48	\$42.51	\$51.35	\$84.50	\$140.40	\$0.00	\$0.00
\$140,000	\$4.55	\$4.55	\$6.65	\$6.65	\$9.80	\$16.10	\$27.44	\$45.78	\$55.30	\$91.00	\$151.20	\$0.00	\$0.00
\$150,000	\$4.88	\$4.88	\$7.13	\$7.13	\$10.50	\$17.25	\$29.40	\$49.05	\$59.25	\$97.50	\$162.00	\$0.00	\$0.00
\$160,000	\$5.20	\$5.20	\$7.60	\$7.60	\$11.20	\$18.40	\$31.36	\$52.32	\$63.20	\$104.00	\$172.80	\$0.00	\$0.00
\$170,000	\$5.53	\$5.53	\$8.08	\$8.08	\$11.90	\$19.55	\$33.32	\$55.59	\$67.15	\$110.50	\$183.60	\$0.00	\$0.00
\$180,000	\$5.85	\$5.85	\$8.55	\$8.55	\$12.60	\$20.70	\$35.28	\$58.86	\$71.10	\$117.00	\$194.40	\$0.00	\$0.00
\$190,000	\$6.18	\$6.18	\$9.03	\$9.03	\$13.30	\$21.85	\$37.24	\$62.13	\$75.05	\$123.50	\$205.20	\$0.00	\$0.00
\$200,000	\$6.50	\$6.50	\$9.50	\$9.50	\$14.00	\$23.00	\$39.20	\$65.40	\$79.00	\$130.00	\$216.00	\$0.00	\$0.00
\$210,000	\$6.83	\$6.83	\$9.98	\$9.98	\$14.70	\$24.15	\$41.16	\$68.67	\$82.95	\$136.50	\$226.80	\$0.00	\$0.00
\$220,000	\$7.15	\$7.15	\$10.45	\$10.45	\$15.40	\$25.30	\$43.12	\$71.94	\$86.90	\$143.00	\$237.60	\$0.00	\$0.00
\$230,000	\$7.48	\$7.48	\$10.93	\$10.93	\$16.10	\$26.45	\$45.08	\$75.21	\$90.85	\$149.50	\$248.40	\$0.00	\$0.00
\$240,000	\$7.80	\$7.80	\$11.40	\$11.40	\$16.80	\$27.60	\$47.04	\$78.48	\$94.80	\$156.00	\$259.20	\$0.00	\$0.00
\$250,000	\$8.13	\$8.13	\$11.88	\$11.88	\$17.50	\$28.75	\$49.00	\$81.75	\$98.75	\$162.50	\$270.00	\$0.00	\$0.00
\$260,000	\$8.45	\$8.45	\$12.35	\$12.35	\$18.20	\$29.90	\$50.96	\$85.02	\$102.70	\$169.00	\$280.80	\$0.00	\$0.00
\$270,000	\$8.78	\$8.78	\$12.83	\$12.83	\$18.90	\$31.05	\$52.92	\$88.29	\$106.65	\$175.50	\$291.60	\$0.00	\$0.00
\$280,000	\$9.10	\$9.10	\$13.30	\$13.30	\$19.60	\$32.20	\$54.88	\$91.56	\$110.60	\$182.00	\$302.40	\$0.00	\$0.00
\$290,000	\$9.43	\$9.43	\$13.78	\$13.78	\$20.30	\$33.35	\$56.84	\$94.83	\$114.55	\$188.50	\$313.20	\$0.00	\$0.00
\$300,000	\$9.75	\$9.75	\$14.25	\$14.25	\$21.00	\$34.50	\$58.80	\$98.10	\$118.50	\$195.00	\$324.00	\$0.00	\$0.00
\$310,000	\$10.08	\$10.08	\$14.73	\$14.73	\$21.70	\$35.65	\$60.76	\$101.37	\$122.45	\$201.50	\$334.80	\$0.00	\$0.00
\$320,000	\$10.40	\$10.40	\$15.20	\$15.20	\$22.40	\$36.80	\$62.72	\$104.64	\$126.40	\$208.00	\$345.60	\$0.00	\$0.00
\$330,000	\$10.73	\$10.73	\$15.68	\$15.68	\$23.10	\$37.95	\$64.68	\$107.91	\$130.35	\$214.50	\$356.40	\$0.00	\$0.00
\$340,000	\$11.05	\$11.05	\$16.15	\$16.15	\$23.80	\$39.10	\$66.64	\$111.18	\$134.30	\$221.00	\$367.20	\$0.00	\$0.00
\$350,000	\$11.38	\$11.38	\$16.63	\$16.63	\$24.50	\$40.25	\$68.60	\$114.45	\$138.25	\$227.50	\$378.00	\$0.00	\$0.00
\$360,000	\$11.70	\$11.70	\$17.10	\$17.10	\$25.20	\$41.40	\$70.56	\$117.72	\$142.20	\$234.00	\$388.80	\$0.00	\$0.00
\$370,000	\$12.03	\$12.03	\$17.58	\$17.58	\$25.90	\$42.55	\$72.52	\$120.99	\$146.15	\$240.50	\$399.60	\$0.00	\$0.00
\$380,000	\$12.35	\$12.35	\$18.05	\$18.05	\$26.60	\$43.70	\$74.48	\$124.26	\$150.10	\$247.00	\$410.40	\$0.00	\$0.00
\$390,000	\$12.68	\$12.68	\$18.53	\$18.53	\$27.30	\$44.85	\$76.44	\$127.53	\$154.05	\$253.50	\$421.20	\$0.00	\$0.00

\$400,000	\$13.00	\$13.00	\$19.00	\$19.00	\$28.00	\$46.00	\$78.40	\$130.80	\$158.00	\$260.00	\$432.00	\$0.00	\$0.00
\$410,000	\$13.33	\$13.33	\$19.48	\$19.48	\$28.70	\$47.15	\$80.36	\$134.07	\$161.95	\$266.50	\$442.80	\$0.00	\$0.00
\$420,000	\$13.65	\$13.65	\$19.95	\$19.95	\$29.40	\$48.30	\$82.32	\$137.34	\$165.90	\$273.00	\$453.60	\$0.00	\$0.00
\$430,000	\$13.98	\$13.98	\$20.43	\$20.43	\$30.10	\$49.45	\$84.28	\$140.61	\$169.85	\$279.50	\$464.40	\$0.00	\$0.00
\$440,000	\$14.30	\$14.30	\$20.90	\$20.90	\$30.80	\$50.60	\$86.24	\$143.88	\$173.80	\$286.00	\$475.20	\$0.00	\$0.00
\$450,000	\$14.63	\$14.63	\$21.38	\$21.38	\$31.50	\$51.75	\$88.20	\$147.15	\$177.75	\$292.50	\$486.00	\$0.00	\$0.00
\$460,000	\$14.95	\$14.95	\$21.85	\$21.85	\$32.20	\$52.90	\$90.16	\$150.42	\$181.70	\$299.00	\$496.80	\$0.00	\$0.00
\$470,000	\$15.28	\$15.28	\$22.33	\$22.33	\$32.90	\$54.05	\$92.12	\$153.69	\$185.65	\$305.50	\$507.60	\$0.00	\$0.00
\$480,000	\$15.60	\$15.60	\$22.80	\$22.80	\$33.60	\$55.20	\$94.08	\$156.96	\$189.60	\$312.00	\$518.40	\$0.00	\$0.00
\$490,000	\$15.93	\$15.93	\$23.28	\$23.28	\$34.30	\$56.35	\$96.04	\$160.23	\$193.55	\$318.50	\$529.20	\$0.00	\$0.00
\$500,000	\$16.25	\$16.25	\$23.75	\$23.75	\$35.00	\$57.50	\$98.00	\$163.50	\$197.50	\$325.00	\$540.00	\$0.00	\$0.00
\$510,000	\$16.58	\$16.58	\$24.23	\$24.23	\$35.70	\$58.65	\$99.96	\$166.77	\$201.45	\$331.50	\$550.80	\$0.00	\$0.00
\$520,000	\$16.90	\$16.90	\$24.70	\$24.70	\$36.40	\$59.80	\$101.92	\$170.04	\$205.40	\$338.00	\$561.60	\$0.00	\$0.00
\$530,000	\$17.23	\$17.23	\$25.18	\$25.18	\$37.10	\$60.95	\$103.88	\$173.31	\$209.35	\$344.50	\$572.40	\$0.00	\$0.00
\$540,000	\$17.55	\$17.55	\$25.65	\$25.65	\$37.80	\$62.10	\$105.84	\$176.58	\$213.30	\$351.00	\$583.20	\$0.00	\$0.00
\$550,000	\$17.88	\$17.88	\$26.13	\$26.13	\$38.50	\$63.25	\$107.80	\$179.85	\$217.25	\$357.50	\$594.00	\$0.00	\$0.00
\$560,000	\$18.20	\$18.20	\$26.60	\$26.60	\$39.20	\$64.40	\$109.76	\$183.12	\$221.20	\$364.00	\$604.80	\$0.00	\$0.00
\$570,000	\$18.53	\$18.53	\$27.08	\$27.08	\$39.90	\$65.55	\$111.72	\$186.39	\$225.15	\$370.50	\$615.60	\$0.00	\$0.00
\$580,000	\$18.85	\$18.85	\$27.55	\$27.55	\$40.60	\$66.70	\$113.68	\$189.66	\$229.10	\$377.00	\$626.40	\$0.00	\$0.00
\$590,000	\$19.18	\$19.18	\$28.03	\$28.03	\$41.30	\$67.85	\$115.64	\$192.93	\$233.05	\$383.50	\$637.20	\$0.00	\$0.00
\$600,000	\$19.50	\$19.50	\$28.50	\$28.50	\$42.00	\$69.00	\$117.60	\$196.20	\$237.00	\$390.00	\$648.00	\$0.00	\$0.00
\$610,000	\$19.83	\$19.83	\$28.98	\$28.98	\$42.70	\$70.15	\$119.56	\$199.47	\$240.95	\$396.50	\$658.80	\$0.00	\$0.00
\$620,000	\$20.15	\$20.15	\$29.45	\$29.45	\$43.40	\$71.30	\$121.52	\$202.74	\$244.90	\$403.00	\$669.60	\$0.00	\$0.00
\$630,000	\$20.48	\$20.48	\$29.93	\$29.93	\$44.10	\$72.45	\$123.48	\$206.01	\$248.85	\$409.50	\$680.40	\$0.00	\$0.00
\$640,000	\$20.80	\$20.80	\$30.40	\$30.40	\$44.80	\$73.60	\$125.44	\$209.28	\$252.80	\$416.00	\$691.20	\$0.00	\$0.00
\$650,000	\$21.13	\$21.13	\$30.88	\$30.88	\$45.50	\$74.75	\$127.40	\$212.55	\$256.75	\$422.50	\$702.00	\$0.00	\$0.00
\$660,000	\$21.45	\$21.45	\$31.35	\$31.35	\$46.20	\$75.90	\$129.36	\$215.82	\$260.70	\$429.00	\$712.80	\$0.00	\$0.00
\$670,000	\$21.78	\$21.78	\$31.83	\$31.83	\$46.90	\$77.05	\$131.32	\$219.09	\$264.65	\$435.50	\$723.60	\$0.00	\$0.00
\$680,000	\$22.10	\$22.10	\$32.30	\$32.30	\$47.60	\$78.20	\$133.28	\$222.36	\$268.60	\$442.00	\$734.40	\$0.00	\$0.00
\$690,000	\$22.43	\$22.43	\$32.78	\$32.78	\$48.30	\$79.35	\$135.24	\$225.63	\$272.55	\$448.50	\$745.20	\$0.00	\$0.00
\$700,000	\$22.75	\$22.75	\$33.25	\$33.25	\$49.00	\$80.50	\$137.20	\$228.90	\$276.50	\$455.00	\$756.00	\$0.00	\$0.00
\$710,000	\$23.08	\$23.08	\$33.73	\$33.73	\$49.70	\$81.65	\$139.16	\$232.17	\$280.45	\$461.50	\$766.80	\$0.00	\$0.00
\$720,000	\$23.40	\$23.40	\$34.20	\$34.20	\$50.40	\$82.80	\$141.12	\$235.44	\$284.40	\$468.00	\$777.60	\$0.00	\$0.00
\$730,000	\$23.73	\$23.73	\$34.68	\$34.68	\$51.10	\$83.95	\$143.08	\$238.71	\$288.35	\$474.50	\$788.40	\$0.00	\$0.00
\$740,000	\$24.05	\$24.05	\$35.15	\$35.15	\$51.80	\$85.10	\$145.04	\$241.98	\$292.30	\$481.00	\$799.20	\$0.00	\$0.00
\$750,000	\$24.38	\$24.38	\$35.63	\$35.63	\$52.50	\$86.25	\$147.00	\$245.25	\$296.25	\$487.50	\$810.00	\$0.00	\$0.00

#### Spouse Semi-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 70-74	Age 75-79	Age 80+
\$5,000	\$0.16	\$0.16	\$0.24	\$0.24	\$0.35	\$0.58	\$0.98	\$1.64	\$1.98	\$3.25	\$5.40	\$0.00	\$0.00
\$10,000	\$0.33	\$0.33	\$0.48	\$0.48	\$0.70	\$1.15	\$1.96	\$3.27	\$3.95	\$6.50	\$10.80	\$0.00	\$0.00
\$15,000	\$0.49	\$0.49	\$0.71	\$0.71	\$1.05	\$1.73	\$2.94	\$4.91	\$5.93	\$9.75	\$16.20	\$0.00	\$0.00
\$20,000	\$0.65	\$0.65	\$0.95	\$0.95	\$1.40	\$2.30	\$3.92	\$6.54	\$7.90	\$13.00	\$21.60	\$0.00	\$0.00
\$25,000	\$0.81	\$0.81	\$1.19	\$1.19	\$1.75	\$2.88	\$4.90	\$8.18	\$9.88	\$16.25	\$27.00	\$0.00	\$0.00
\$30,000	\$0.98	\$0.98	\$1.43	\$1.43	\$2.10	\$3.45	\$5.88	\$9.81	\$11.85	\$19.50	\$32.40	\$0.00	\$0.00
\$35,000	\$1.14	\$1.14	\$1.66	\$1.66	\$2.45	\$4.03	\$6.86	\$11.45	\$13.83	\$22.75	\$37.80	\$0.00	\$0.00
\$40,000	\$1.30	\$1.30	\$1.90	\$1.90	\$2.80	\$4.60	\$7.84	\$13.08	\$15.80	\$26.00	\$43.20	\$0.00	\$0.00
\$45,000	\$1.46	\$1.46	\$2.14	\$2.14	\$3.15	\$5.18	\$8.82	\$14.72	\$17.78	\$29.25	\$48.60	\$0.00	\$0.00
\$50,000	\$1.63	\$1.63	\$2.38	\$2.38	\$3.50	\$5.75	\$9.80	\$16.35	\$19.75	\$32.50	\$54.00	\$0.00	\$0.00
\$55,000	\$1.79	\$1.79	\$2.61	\$2.61	\$3.85	\$6.33	\$10.78	\$17.99	\$21.73	\$35.75	\$59.40	\$0.00	\$0.00
\$60,000	\$1.95	\$1.95	\$2.85	\$2.85	\$4.20	\$6.90	\$11.76	\$19.62	\$23.70	\$39.00	\$64.80	\$0.00	\$0.00
\$65,000	\$2.11	\$2.11	\$3.09	\$3.09	\$4.55	\$7.48	\$12.74	\$21.26	\$25.68	\$42.25	\$70.20	\$0.00	\$0.00
\$70,000	\$2.28	\$2.28	\$3.33	\$3.33	\$4.90	\$8.05	\$13.72	\$22.89	\$27.65	\$45.50	\$75.60	\$0.00	\$0.00
\$75,000	\$2.44	\$2.44	\$3.56	\$3.56	\$5.25	\$8.63	\$14.70	\$24.53	\$29.63	\$48.75	\$81.00	\$0.00	\$0.00
\$80,000	\$2.60	\$2.60	\$3.80	\$3.80	\$5.60	\$9.20	\$15.68	\$26.16	\$31.60	\$52.00	\$86.40	\$0.00	\$0.00
\$85,000	\$2.76	\$2.76	\$4.04	\$4.04	\$5.95	\$9.78	\$16.66	\$27.80	\$33.58	\$55.25	\$91.80	\$0.00	\$0.00
\$90,000	\$2.93	\$2.93	\$4.28	\$4.28	\$6.30	\$10.35	\$17.64	\$29.43	\$35.55	\$58.50	\$97.20	\$0.00	\$0.00
\$95,000	\$3.09	\$3.09	\$4.51	\$4.51	\$6.65	\$10.93	\$18.62	\$31.07	\$37.53	\$61.75	\$102.60	\$0.00	\$0.00
\$100,000	\$3.25	\$3.25	\$4.75	\$4.75	\$7.00	\$11.50	\$19.60	\$32.70	\$39.50	\$65.00	\$108.00	\$0.00	\$0.00
\$105,000	\$3.41	\$3.41	\$4.99	\$4.99	\$7.35	\$12.08	\$20.58	\$34.34	\$41.48	\$68.25	\$113.40	\$0.00	\$0.00
\$110,000	\$3.58	\$3.58	\$5.23	\$5.23	\$7.70	\$12.65	\$21.56	\$35.97	\$43.45	\$71.50	\$118.80	\$0.00	\$0.00
\$115,000	\$3.74	\$3.74	\$5.46	\$5.46	\$8.05	\$13.23	\$22.54	\$37.61	\$45.43	\$74.75	\$124.20	\$0.00	\$0.00
\$120,000	\$3.90	\$3.90	\$5.70	\$5.70	\$8.40	\$13.80	\$23.52	\$39.24	\$47.40	\$78.00	\$129.60	\$0.00	\$0.00
\$125,000	\$4.06	\$4.06	\$5.94	\$5.94	\$8.75	\$14.38	\$24.50	\$40.88	\$49.38	\$81.25	\$135.00	\$0.00	\$0.00
\$130,000	\$4.23	\$4.23	\$6.18	\$6.18	\$9.10	\$14.95	\$25.48	\$42.51	\$51.35	\$84.50	\$140.40	\$0.00	\$0.00

\$135,000	\$4.39	\$4.39	\$6.41	\$6.41	\$9.45	\$15.53	\$26.46	\$44.15	\$53.33	\$87.75	\$145.80	\$0.00	\$0.00
\$140,000	\$4.55	\$4.55	\$6.65	\$6.65	\$9.80	\$16.10	\$27.44	\$45.78	\$55.30	\$91.00	\$151.20	\$0.00	\$0.00
\$145,000	\$4.71	\$4.71	\$6.89	\$6.89	\$10.15	\$16.68	\$28.42	\$47.42	\$57.28	\$94.25	\$156.60	\$0.00	\$0.00
\$150,000	\$4.88	\$4.88	\$7.13	\$7.13	\$10.50	\$17.25	\$29.40	\$49.05	\$59.25	\$97.50	\$162.00	\$0.00	\$0.00
\$155,000	\$5.04	\$5.04	\$7.36	\$7.36	\$10.85	\$17.83	\$30.38	\$50.69	\$61.23	\$100.75	\$167.40	\$0.00	\$0.00
\$160,000	\$5.20	\$5.20	\$7.60	\$7.60	\$11.20	\$18.40	\$31.36	\$52.32	\$63.20	\$104.00	\$172.80	\$0.00	\$0.00
\$165,000	\$5.36	\$5.36	\$7.84	\$7.84	\$11.55	\$18.98	\$32.34	\$53.96	\$65.18	\$107.25	\$178.20	\$0.00	\$0.00
\$170,000	\$5.53	\$5.53	\$8.08	\$8.08	\$11.90	\$19.55	\$33.32	\$55.59	\$67.15	\$110.50	\$183.60	\$0.00	\$0.00
\$175,000	\$5.69	\$5.69	\$8.31	\$8.31	\$12.25	\$20.13	\$34.30	\$57.23	\$69.13	\$113.75	\$189.00	\$0.00	\$0.00
\$180,000	\$5.85	\$5.85	\$8.55	\$8.55	\$12.60	\$20.70	\$35.28	\$58.86	\$71.10	\$117.00	\$194.40	\$0.00	\$0.00
\$185,000	\$6.01	\$6.01	\$8.79	\$8.79	\$12.95	\$21.28	\$36.26	\$60.50	\$73.08	\$120.25	\$199.80	\$0.00	\$0.00
\$190,000	\$6.18	\$6.18	\$9.03	\$9.03	\$13.30	\$21.85	\$37.24	\$62.13	\$75.05	\$123.50	\$205.20	\$0.00	\$0.00
\$195,000	\$6.34	\$6.34	\$9.26	\$9.26	\$13.65	\$22.43	\$38.22	\$63.77	\$77.03	\$126.75	\$210.60	\$0.00	\$0.00
\$200,000	\$6.50	\$6.50	\$9.50	\$9.50	\$14.00	\$23.00	\$39.20	\$65.40	\$79.00	\$130.00	\$216.00	\$0.00	\$0.00
\$205,000	\$6.66	\$6.66	\$9.74	\$9.74	\$14.35	\$23.58	\$40.18	\$67.04	\$80.98	\$133.25	\$221.40	\$0.00	\$0.00
\$210,000	\$6.83	\$6.83	\$9.98	\$9.98	\$14.70	\$24.15	\$41.16	\$68.67	\$82.95	\$136.50	\$226.80	\$0.00	\$0.00
\$215,000	\$6.99	\$6.99	\$10.21	\$10.21	\$15.05	\$24.73	\$42.14	\$70.31	\$84.93	\$139.75	\$232.20	\$0.00	\$0.00
\$220,000	\$7.15	\$7.15	\$10.45	\$10.45	\$15.40	\$25.30	\$43.12	\$71.94	\$86.90	\$143.00	\$237.60	\$0.00	\$0.00
\$225,000	\$7.31	\$7.31	\$10.69	\$10.69	\$15.75	\$25.88	\$44.10	\$73.58	\$88.88	\$146.25	\$243.00	\$0.00	\$0.00
\$230,000	\$7.48	\$7.48	\$10.93	\$10.93	\$16.10	\$26.45	\$45.08	\$75.21	\$90.85	\$149.50	\$248.40	\$0.00	\$0.00
\$235,000	\$7.64	\$7.64	\$11.16	\$11.16	\$16.45	\$27.03	\$46.06	\$76.85	\$92.83	\$152.75	\$253.80	\$0.00	\$0.00
\$240,000	\$7.80	\$7.80	\$11.40	\$11.40	\$16.80	\$27.60	\$47.04	\$78.48	\$94.80	\$156.00	\$259.20	\$0.00	\$0.00
\$245,000	\$7.96	\$7.96	\$11.64	\$11.64	\$17.15	\$28.18	\$48.02	\$80.12	\$96.78	\$159.25	\$264.60	\$0.00	\$0.00
\$250,000	\$8.13	\$8.13	\$11.88	\$11.88	\$17.50	\$28.75	\$49.00	\$81.75	\$98.75	\$162.50	\$270.00	\$0.00	\$0.00
\$255,000	\$8.29	\$8.29	\$12.11	\$12.11	\$17.85	\$29.33	\$49.98	\$83.39	\$100.73	\$165.75	\$275.40	\$0.00	\$0.00
\$260,000	\$8.45	\$8.45	\$12.35	\$12.35	\$18.20	\$29.90	\$50.96	\$85.02	\$102.70	\$169.00	\$280.80	\$0.00	\$0.00
\$265,000	\$8.61	\$8.61	\$12.59	\$12.59	\$18.55	\$30.48	\$51.94	\$86.66	\$104.68	\$172.25	\$286.20	\$0.00	\$0.00
\$270,000	\$8.78	\$8.78	\$12.83	\$12.83	\$18.90	\$31.05	\$52.92	\$88.29	\$106.65	\$175.50	\$291.60	\$0.00	\$0.00
\$275,000	\$8.94	\$8.94	\$13.06	\$13.06	\$19.25	\$31.63	\$53.90	\$89.93	\$108.63	\$178.75	\$297.00	\$0.00	\$0.00
\$280,000	\$9.10	\$9.10	\$13.30	\$13.30	\$19.60	\$32.20	\$54.88	\$91.56	\$110.60	\$182.00	\$302.40	\$0.00	\$0.00
\$285,000	\$9.26	\$9.26	\$13.54	\$13.54	\$19.95	\$32.78	\$55.86	\$93.20	\$112.58	\$185.25	\$307.80	\$0.00	\$0.00
\$290,000	\$9.43	\$9.43	\$13.78	\$13.78	\$20.30	\$33.35	\$56.84	\$94.83	\$114.55	\$188.50	\$313.20	\$0.00	\$0.00
\$295,000	\$9.59	\$9.59	\$14.01	\$14.01	\$20.65	\$33.93	\$57.82	\$96.47	\$116.53	\$191.75	\$318.60	\$0.00	\$0.00
\$300,000	\$9.75	\$9.75	\$14.25	\$14.25	\$21.00	\$34.50	\$58.80	\$98.10	\$118.50	\$195.00	\$324.00	\$0.00	\$0.00
\$305,000	\$9.91	\$9.91	\$14.49	\$14.49	\$21.35	\$35.08	\$59.78	\$99.74	\$120.48	\$198.25	\$329.40	\$0.00	\$0.00
\$310,000	\$10.08	\$10.08	\$14.73	\$14.73	\$21.70	\$35.65	\$60.76	\$101.37	\$122.45	\$201.50	\$334.80	\$0.00	\$0.00
\$315,000	\$10.24	\$10.24	\$14.96	\$14.96	\$22.05	\$36.23	\$61.74	\$103.01	\$124.43	\$204.75	\$340.20	\$0.00	\$0.00
\$320,000	\$10.40	\$10.40	\$15.20	\$15.20	\$22.40	\$36.80	\$62.72	\$104.64	\$126.40	\$208.00	\$345.60	\$0.00	\$0.00
\$325,000	\$10.56	\$10.56	\$15.44	\$15.44	\$22.75	\$37.38	\$63.70	\$106.28	\$128.38	\$211.25	\$351.00	\$0.00	\$0.00
\$330,000	\$10.73	\$10.73	\$15.68	\$15.68	\$23.10	\$37.95	\$64.68	\$107.91	\$130.35	\$214.50	\$356.40	\$0.00	\$0.00
\$335,000	\$10.89	\$10.89	\$15.91	\$15.91	\$23.45	\$38.53	\$65.66	\$109.55	\$132.33	\$217.75	\$361.80	\$0.00	\$0.00
\$340,000	\$11.05	\$11.05	\$16.15	\$16.15	\$23.80	\$39.10	\$66.64	\$111.18	\$134.30	\$221.00	\$367.20	\$0.00	\$0.00
\$345,000	\$11.21	\$11.21	\$16.39	\$16.39	\$24.15	\$39.68	\$67.62	\$112.82	\$136.28	\$224.25	\$372.60	\$0.00	\$0.00
\$350,000	\$11.38	\$11.38	\$16.63	\$16.63	\$24.50	\$40.25	\$68.60	\$114.45	\$138.25	\$227.50	\$378.00	\$0.00	\$0.00
\$355,000	\$11.54	\$11.54	\$16.86	\$16.86	\$24.85	\$40.83	\$69.58	\$116.09	\$140.23	\$230.75	\$383.40	\$0.00	\$0.00
\$360,000	\$11.70	\$11.70	\$17.10	\$17.10	\$25.20	\$41.40	\$70.56	\$117.72	\$142.20	\$234.00	\$388.80	\$0.00	\$0.00
\$365,000	\$11.86	\$11.86	\$17.34	\$17.34	\$25.55	\$41.98	\$71.54	\$119.36	\$144.18	\$237.25	\$394.20	\$0.00	\$0.00
\$370,000	\$12.03	\$12.03	\$17.58	\$17.58	\$25.90	\$42.55	\$72.52	\$120.99	\$146.15	\$240.50	\$399.60	\$0.00	\$0.00
\$375,000	\$12.19	\$12.19	\$17.81	\$17.81	\$26.25	\$43.13	\$73.50	\$122.63	\$148.13	\$243.75	\$405.00	\$0.00	\$0.00
\$380,000	\$12.35	\$12.35	\$18.05	\$18.05	\$26.60	\$43.70	\$74.48	\$124.26	\$150.10	\$247.00	\$410.40	\$0.00	\$0.00
\$385,000	\$12.51	\$12.51	\$18.29	\$18.29	\$26.95	\$44.28	\$75.46	\$125.90	\$152.08	\$250.25	\$415.80	\$0.00	\$0.00
\$390,000	\$12.68	\$12.68	\$18.53	\$18.53	\$27.30	\$44.85	\$76.44	\$127.53	\$154.05	\$253.50	\$421.20	\$0.00	\$0.00
\$395,000	\$12.84	\$12.84	\$18.76	\$18.76	\$27.65	\$45.43	\$77.42	\$129.17	\$156.03	\$256.75	\$426.60	\$0.00	\$0.00
\$400,000	\$13.00	\$13.00	\$19.00	\$19.00	\$28.00	\$46.00	\$78.40	\$130.80	\$158.00	\$260.00	\$432.00	\$0.00	\$0.00
\$405,000	\$13.16	\$13.16	\$19.24	\$19.24	\$28.35	\$46.58	\$79.38	\$132.44	\$159.98	\$263.25	\$437.40	\$0.00	\$0.00
\$410,000	\$13.33	\$13.33	\$19.48	\$19.48	\$28.70	\$47.15	\$80.36	\$134.07	\$161.95	\$266.50	\$442.80	\$0.00	\$0.00
\$415,000	\$13.49	\$13.49	\$19.71	\$19.71	\$29.05	\$47.73	\$81.34	\$135.71	\$163.93	\$269.75	\$448.20	\$0.00	\$0.00
\$420,000	\$13.65	\$13.65	\$19.95	\$19.95	\$29.40	\$48.30	\$82.32	\$137.34	\$165.90	\$273.00	\$453.60	\$0.00	\$0.00
\$425,000	\$13.81	\$13.81	\$20.19	\$20.19	\$29.75	\$48.88	\$83.30	\$138.98	\$167.88	\$276.25	\$459.00	\$0.00	\$0.00
\$430,000	\$13.98	\$13.98	\$20.43	\$20.43	\$30.10	\$49.45	\$84.28	\$140.61	\$169.85	\$279.50	\$464.40	\$0.00	\$0.00
\$435,000	\$14.14	\$14.14	\$20.66	\$20.66	\$30.45	\$50.03	\$85.26	\$142.25	\$171.83	\$282.75	\$469.80	\$0.00	\$0.00
\$440,000	\$14.30	\$14.30	\$20.90	\$20.90	\$30.80	\$50.60	\$86.24	\$143.88	\$173.80	\$286.00	\$475.20	\$0.00	\$0.00
\$445,000	\$14.46	\$14.46	\$21.14	\$21.14	\$31.15	\$51.18	\$87.22	\$145.52	\$175.78	\$289.25	\$480.60	\$0.00	\$0.00
\$450,000	\$14.63	\$14.63	\$21.38	\$21.38	\$31.50	\$51.75	\$88.20	\$147.15	\$177.75	\$292.50	\$486.00	\$0.00	\$0.00
\$455,000	\$14.79	\$14.79	\$21.61	\$21.61	\$31.85	\$52.33	\$89.18	\$148.79	\$179.73	\$295.75	\$491.40	\$0.00	\$0.00
\$460,000	\$14.95	\$14.95	\$21.85	\$21.85	\$32.20	\$52.90	\$90.16	\$150.42	\$181.70	\$299.00	\$496.80	\$0.00	\$0.00
\$465,000	\$15.11	\$15.11	\$22.09	\$22.09	\$32.55	\$53.48	\$91.14	\$152.06	\$183.68	\$302.25	\$502.20	\$0.00	\$0.00
\$470,000	\$15.28	\$15.28	\$22.33	\$22.33	\$32.90	\$54.05	\$92.12	\$153.69	\$185.65	\$305.50	\$507.60	\$0.00	\$0.00

\$475,000	\$15.44	\$15.44	\$22.56	\$22.56	\$33.25	\$54.63	\$93.10	\$155.33	\$187.63	\$308.75	\$513.00	\$0.00	\$0.00
\$480,000	\$15.60	\$15.60	\$22.80	\$22.80	\$33.60	\$55.20	\$94.08	\$156.96	\$189.60	\$312.00	\$518.40	\$0.00	\$0.00
\$485,000	\$15.76	\$15.76	\$23.04	\$23.04	\$33.95	\$55.78	\$95.06	\$158.60	\$191.58	\$315.25	\$523.80	\$0.00	\$0.00
\$490,000	\$15.93	\$15.93	\$23.28	\$23.28	\$34.30	\$56.35	\$96.04	\$160.23	\$193.55	\$318.50	\$529.20	\$0.00	\$0.00
\$495,000	\$16.09	\$16.09	\$23.51	\$23.51	\$34.65	\$56.93	\$97.02	\$161.87	\$195.53	\$321.75	\$534.60	\$0.00	\$0.00
\$500,000	\$16.25	\$16.25	\$23.75	\$23.75	\$35.00	\$57.50	\$98.00	\$163.50	\$197.50	\$325.00	\$540.00	\$0.00	\$0.00
\$505,000	\$16.41	\$16.41	\$23.99	\$23.99	\$35.35	\$58.08	\$98.98	\$165.14	\$199.48	\$328.25	\$545.40	\$0.00	\$0.00
\$510,000	\$16.58	\$16.58	\$24.23	\$24.23	\$35.70	\$58.65	\$99.96	\$166.77	\$201.45	\$331.50	\$550.80	\$0.00	\$0.00
\$515,000	\$16.74	\$16.74	\$24.46	\$24.46	\$36.05	\$59.23	\$100.94	\$168.41	\$203.43	\$334.75	\$556.20	\$0.00	\$0.00
\$520,000	\$16.90	\$16.90	\$24.70	\$24.70	\$36.40	\$59.80	\$101.92	\$170.04	\$205.40	\$338.00	\$561.60	\$0.00	\$0.00
\$525,000	\$17.06	\$17.06	\$24.94	\$24.94	\$36.75	\$60.38	\$102.90	\$171.68	\$207.38	\$341.25	\$567.00	\$0.00	\$0.00
\$530,000	\$17.23	\$17.23	\$25.18	\$25.18	\$37.10	\$60.95	\$103.88	\$173.31	\$209.35	\$344.50	\$572.40	\$0.00	\$0.00
\$535,000	\$17.39	\$17.39	\$25.41	\$25.41	\$37.45	\$61.53	\$104.86	\$174.95	\$211.33	\$347.75	\$577.80	\$0.00	\$0.00
\$540,000	\$17.55	\$17.55	\$25.65	\$25.65	\$37.80	\$62.10	\$105.84	\$176.58	\$213.30	\$351.00	\$583.20	\$0.00	\$0.00
\$545,000	\$17.71	\$17.71	\$25.89	\$25.89	\$38.15	\$62.68	\$106.82	\$178.22	\$215.28	\$354.25	\$588.60	\$0.00	\$0.00
\$550,000	\$17.88	\$17.88	\$26.13	\$26.13	\$38.50	\$63.25	\$107.80	\$179.85	\$217.25	\$357.50	\$594.00	\$0.00	\$0.00
\$555,000	\$18.04	\$18.04	\$26.36	\$26.36	\$38.85	\$63.83	\$108.78	\$181.49	\$219.23	\$360.75	\$599.40	\$0.00	\$0.00
\$560,000	\$18.20	\$18.20	\$26.60	\$26.60	\$39.20	\$64.40	\$109.76	\$183.12	\$221.20	\$364.00	\$604.80	\$0.00	\$0.00
\$565,000	\$18.36	\$18.36	\$26.84	\$26.84	\$39.55	\$64.98	\$110.74	\$184.76	\$223.18	\$367.25	\$610.20	\$0.00	\$0.00
\$570,000	\$18.53	\$18.53	\$27.08	\$27.08	\$39.90	\$65.55	\$111.72	\$186.39	\$225.15	\$370.50	\$615.60	\$0.00	\$0.00
\$575,000	\$18.69	\$18.69	\$27.31	\$27.31	\$40.25	\$66.13	\$112.70	\$188.03	\$227.13	\$373.75	\$621.00	\$0.00	\$0.00
\$580,000	\$18.85	\$18.85	\$27.55	\$27.55	\$40.60	\$66.70	\$113.68	\$189.66	\$229.10	\$377.00	\$626.40	\$0.00	\$0.00
\$585,000	\$19.01	\$19.01	\$27.79	\$27.79	\$40.95	\$67.28	\$114.66	\$191.30	\$231.08	\$380.25	\$631.80	\$0.00	\$0.00
\$590,000	\$19.18	\$19.18	\$28.03	\$28.03	\$41.30	\$67.85	\$115.64	\$192.93	\$233.05	\$383.50	\$637.20	\$0.00	\$0.00
\$595,000	\$19.34	\$19.34	\$28.26	\$28.26	\$41.65	\$68.43	\$116.62	\$194.57	\$235.03	\$386.75	\$642.60	\$0.00	\$0.00
\$600,000	\$19.50	\$19.50	\$28.50	\$28.50	\$42.00	\$69.00	\$117.60	\$196.20	\$237.00	\$390.00	\$648.00	\$0.00	\$0.00
\$605,000	\$19.66	\$19.66	\$28.74	\$28.74	\$42.35	\$69.58	\$118.58	\$197.84	\$238.98	\$393.25	\$653.40	\$0.00	\$0.00
\$610,000	\$19.83	\$19.83	\$28.98	\$28.98	\$42.70	\$70.15	\$119.56	\$199.47	\$240.95	\$396.50	\$658.80	\$0.00	\$0.00
\$615,000	\$19.99	\$19.99	\$29.21	\$29.21	\$43.05	\$70.73	\$120.54	\$201.11	\$242.93	\$399.75	\$664.20	\$0.00	\$0.00
\$620,000	\$20.15	\$20.15	\$29.45	\$29.45	\$43.40	\$71.30	\$121.52	\$202.74	\$244.90	\$403.00	\$669.60	\$0.00	\$0.00
\$625,000	\$20.31	\$20.31	\$29.69	\$29.69	\$43.75	\$71.88	\$122.50	\$204.38	\$246.88	\$406.25	\$675.00	\$0.00	\$0.00
\$630,000	\$20.48	\$20.48	\$29.93	\$29.93	\$44.10	\$72.45	\$123.48	\$206.01	\$248.85	\$409.50	\$680.40	\$0.00	\$0.00
\$635,000	\$20.64	\$20.64	\$30.16	\$30.16	\$44.45	\$73.03	\$124.46	\$207.65	\$250.83	\$412.75	\$685.80	\$0.00	\$0.00
\$640,000	\$20.80	\$20.80	\$30.40	\$30.40	\$44.80	\$73.60	\$125.44	\$209.28	\$252.80	\$416.00	\$691.20	\$0.00	\$0.00
\$645,000	\$20.96	\$20.96	\$30.64	\$30.64	\$45.15	\$74.18	\$126.42	\$210.92	\$254.78	\$419.25	\$696.60	\$0.00	\$0.00
\$650,000	\$21.13	\$21.13	\$30.88	\$30.88	\$45.50	\$74.75	\$127.40	\$212.55	\$256.75	\$422.50	\$702.00	\$0.00	\$0.00
\$655,000	\$21.29	\$21.29	\$31.11	\$31.11	\$45.85	\$75.33	\$128.38	\$214.19	\$258.73	\$425.75	\$707.40	\$0.00	\$0.00
\$660,000	\$21.45	\$21.45	\$31.35	\$31.35	\$46.20	\$75.90	\$129.36	\$215.82	\$260.70	\$429.00	\$712.80	\$0.00	\$0.00
\$665,000	\$21.61	\$21.61	\$31.59	\$31.59	\$46.55	\$76.48	\$130.34	\$217.46	\$262.68	\$432.25	\$718.20	\$0.00	\$0.00
\$670,000	\$21.78	\$21.78	\$31.83	\$31.83	\$46.90	\$77.05	\$131.32	\$219.09	\$264.65	\$435.50	\$723.60	\$0.00	\$0.00
\$675,000	\$21.94	\$21.94	\$32.06	\$32.06	\$47.25	\$77.63	\$132.30	\$220.73	\$266.63	\$438.75	\$729.00	\$0.00	\$0.00
\$680,000	\$22.10	\$22.10	\$32.30	\$32.30	\$47.60	\$78.20	\$133.28	\$222.36	\$268.60	\$442.00	\$734.40	\$0.00	\$0.00
\$685,000	\$22.26	\$22.26	\$32.54	\$32.54	\$47.95	\$78.78	\$134.26	\$224.00	\$270.58	\$445.25	\$739.80	\$0.00	\$0.00
\$690,000	\$22.43	\$22.43	\$32.78	\$32.78	\$48.30	\$79.35	\$135.24	\$225.63	\$272.55	\$448.50	\$745.20	\$0.00	\$0.00
\$695,000	\$22.59	\$22.59	\$33.01	\$33.01	\$48.65	\$79.93	\$136.22	\$227.27	\$274.53	\$451.75	\$750.60	\$0.00	\$0.00
\$700,000	\$22.75	\$22.75	\$33.25	\$33.25	\$49.00	\$80.50	\$137.20	\$228.90	\$276.50	\$455.00	\$756.00	\$0.00	\$0.00
\$705,000	\$22.91	\$22.91	\$33.49	\$33.49	\$49.35	\$81.08	\$138.18	\$230.54	\$278.48	\$458.25	\$761.40	\$0.00	\$0.00
\$710,000	\$23.08	\$23.08	\$33.73	\$33.73	\$49.70	\$81.65	\$139.16	\$232.17	\$280.45	\$461.50	\$766.80	\$0.00	\$0.00
\$715,000	\$23.24	\$23.24	\$33.96	\$33.96	\$50.05	\$82.23	\$140.14	\$233.81	\$282.43	\$464.75	\$772.20	\$0.00	\$0.00
\$720,000	\$23.40	\$23.40	\$34.20	\$34.20	\$50.40	\$82.80	\$141.12	\$235.44	\$284.40	\$468.00	\$777.60	\$0.00	\$0.00
\$725,000	\$23.56	\$23.56	\$34.44	\$34.44	\$50.75	\$83.38	\$142.10	\$237.08	\$286.38	\$471.25	\$783.00	\$0.00	\$0.00
\$730,000	\$23.73	\$23.73	\$34.68	\$34.68	\$51.10	\$83.95	\$143.08	\$238.71	\$288.35	\$474.50	\$788.40	\$0.00	\$0.00
\$735,000	\$23.89	\$23.89	\$34.91	\$34.91	\$51.45	\$84.53	\$144.06	\$240.35	\$290.33	\$477.75	\$793.80	\$0.00	\$0.00
\$740,000	\$24.05	\$24.05	\$35.15	\$35.15	\$51.80	\$85.10	\$145.04	\$241.98	\$292.30	\$481.00	\$799.20	\$0.00	\$0.00
\$745,000	\$24.21	\$24.21	\$35.39	\$35.39	\$52.15	\$85.68	\$146.02	\$243.62	\$294.28	\$484.25	\$804.60	\$0.00	\$0.00
\$750,000	\$24.38	\$24.38	\$35.63	\$35.63	\$52.50	\$86.25	\$147.00	\$245.25	\$296.25	\$487.50	\$810.00	\$0.00	\$0.00

**Dependent Child(ren) Semi-Monthly Premiums:**

Benefit Amount	Premium
\$2,000	\$0.03
\$4,000	\$0.05
\$6,000	\$0.08
\$8,000	\$0.10
\$10,000	\$0.13

*(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 Child(ren) Premium	
Total Premium	

*(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).*

**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.***