

Voluntary Life Insurance

▶ MORE PROTECTION FOR YOUR LOVED ONES.

The people you love and support could face financial challenges without you. Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

▶ HELPS YOU CLOSE ANY COVERAGE GAPS.

You may have life insurance today, either on your own or through your employer. Now is a good time to ask yourself if you need more coverage.

BENEFITS (You can purchase this coverage at a group rate.)

<p>For you</p>	<p>You can choose from \$10,000 to \$300,000—in increments of \$10,000. No medical questions asked up to the Guaranteed Issue amount of \$200,000.</p> <p>Benefits are reduced at age 70 and may reduce again in subsequent years as noted in your Certificate.</p>
<p>For your spouse</p>	<p>If you elect coverage for yourself, you can choose from \$5,000 to \$150,000—in increments of \$5,000. No medical questions asked up to the Guaranteed Issue amount of \$50,000.</p> <p>The amount you select for your spouse cannot exceed 100% of your coverage amount.</p>
<p>For your child(ren)</p>	<p>If you elect coverage for yourself, you can choose \$2,500 to \$10,000—in \$2,500 increments. No medical questions asked.</p> <p>The amount you select for your child(ren) cannot exceed 100% of your coverage amount. Benefits may reduce as noted in your Certificate. Child(ren) must primarily depend on the employee for 50% or more of their support.</p> <p>A full benefit is payable for a dependent child who is 6 months to 19 or to 25 years old if a full-time student. A reduced benefit of \$500 is payable for a child from 14 days to 6 months. (No benefit is payable for a child from birth to 14 days).</p>

Rates

Employee - Coverage and **semi-monthly** cost for Employee Voluntary Life.

Rates are effective as of August 1, 2022.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Age and cost										
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.35	0.40	0.50	0.80	1.35	2.24	3.49	5.48	9.82	17.59	26.21
\$20,000	0.70	0.80	1.00	1.59	2.69	4.48	6.98	10.96	19.63	35.18	52.42
\$30,000	1.05	1.20	1.50	2.39	4.04	6.72	10.47	16.44	29.45	52.77	78.63
\$40,000	1.40	1.60	2.00	3.18	5.38	8.96	13.96	21.92	39.26	70.36	104.84
\$50,000	1.75	2.00	2.50	3.98	6.73	11.20	17.45	27.40	49.08	87.95	131.05
\$60,000	2.10	2.40	3.00	4.77	8.07	13.44	20.94	32.88	58.89	105.54	157.26
\$70,000	2.45	2.80	3.50	5.57	9.42	15.68	24.43	38.36	68.71	123.13	183.47
\$80,000	2.80	3.20	4.00	6.36	10.76	17.92	27.92	43.84	78.52	140.72	209.68
\$90,000	3.15	3.60	4.50	7.16	12.11	20.16	31.41	49.32	88.34	158.31	235.89
\$100,000	3.50	4.00	5.00	7.95	13.45	22.40	34.90	54.80	98.15	175.90	262.10
\$110,000	3.85	4.40	5.50	8.75	14.80	24.64	38.39	60.28	107.97	193.49	288.31
\$120,000	4.20	4.80	6.00	9.54	16.14	26.88	41.88	65.76	117.78	211.08	314.52
\$130,000	4.55	5.20	6.50	10.34	17.49	29.12	45.37	71.24	127.60	228.67	340.73
\$140,000	4.90	5.60	7.00	11.13	18.83	31.36	48.86	76.72	137.41	246.26	366.94
\$150,000	5.25	6.00	7.50	11.93	20.18	33.60	52.35	82.20	147.23	263.85	393.15
\$160,000	5.60	6.40	8.00	12.72	21.52	35.84	55.84	87.68	157.04	281.44	419.36
\$170,000	5.95	6.80	8.50	13.52	22.87	38.08	59.33	93.16	166.86	299.03	445.57
\$180,000	6.30	7.20	9.00	14.31	24.21	40.32	62.82	98.64	176.67	316.62	471.78
\$190,000	6.65	7.60	9.50	15.11	25.56	42.56	66.31	104.12	186.49	334.21	497.99
\$200,000	7.00	8.00	10.00	15.90	26.90	44.80	69.80	109.60	196.30	351.80	524.20
\$210,000	7.35	8.40	10.50	16.70	28.25	47.04	73.29	115.08	206.12	369.39	550.41
\$220,000	7.70	8.80	11.00	17.49	29.59	49.28	76.78	120.56	215.93	386.98	576.62
\$230,000	8.05	9.20	11.50	18.29	30.94	51.52	80.27	126.04	225.75	404.57	602.83
\$240,000	8.40	9.60	12.00	19.08	32.28	53.76	83.76	131.52	235.56	422.16	629.04
\$250,000	8.75	10.00	12.50	19.88	33.63	56.00	87.25	137.00	245.38	439.75	655.25
\$260,000	9.10	10.40	13.00	20.67	34.97	58.24	90.74	142.48	255.19	457.34	681.46
\$270,000	9.45	10.80	13.50	21.47	36.32	60.48	94.23	147.96	265.01	474.93	707.67
\$280,000	9.80	11.20	14.00	22.26	37.66	62.72	97.72	153.44	274.82	492.52	733.88
\$290,000	10.15	11.60	14.50	23.06	39.01	64.96	101.21	158.92	284.64	510.11	760.09
\$300,000	10.50	12.00	15.00	23.85	40.35	67.20	104.70	164.40	294.45	527.70	786.30

Rates

Spouse - Coverage and semi-monthly cost for Spouse Voluntary Life.

Rates are effective as of August 1, 2022.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rate base on employee's age

Coverage amounts	Age and cost										
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	0.18	0.20	0.25	0.40	0.67	1.12	1.75	2.74	4.91	8.80	13.11
\$10,000	0.35	0.40	0.50	0.80	1.35	2.24	3.49	5.48	9.82	17.59	26.21
\$15,000	0.53	0.60	0.75	1.19	2.02	3.36	5.24	8.22	14.72	26.39	39.32
\$20,000	0.70	0.80	1.00	1.59	2.69	4.48	6.98	10.96	19.63	35.18	52.42
\$25,000	0.88	1.00	1.25	1.99	3.36	5.60	8.73	13.70	24.54	43.98	65.53
\$30,000	1.05	1.20	1.50	2.39	4.04	6.72	10.47	16.44	29.45	52.77	78.63
\$35,000	1.23	1.40	1.75	2.78	4.71	7.84	12.22	19.18	34.35	61.57	91.74
\$40,000	1.40	1.60	2.00	3.18	5.38	8.96	13.96	21.92	39.26	70.36	104.84
\$45,000	1.58	1.80	2.25	3.58	6.05	10.08	15.71	24.66	44.17	79.16	117.95
\$50,000	1.75	2.00	2.50	3.98	6.73	11.20	17.45	27.40	49.08	87.95	131.05
\$55,000	1.93	2.20	2.75	4.37	7.40	12.32	19.20	30.14	53.98	96.75	144.16
\$60,000	2.10	2.40	3.00	4.77	8.07	13.44	20.94	32.88	58.89	105.54	157.26
\$65,000	2.28	2.60	3.25	5.17	8.74	14.56	22.69	35.62	63.80	114.34	170.37
\$70,000	2.45	2.80	3.50	5.57	9.42	15.68	24.43	38.36	68.71	123.13	183.47
\$75,000	2.63	3.00	3.75	5.96	10.09	16.80	26.18	41.10	73.61	131.93	196.58
\$80,000	2.80	3.20	4.00	6.36	10.76	17.92	27.92	43.84	78.52	140.72	209.68
\$85,000	2.98	3.40	4.25	6.76	11.43	19.04	29.67	46.58	83.43	149.52	222.79
\$90,000	3.15	3.60	4.50	7.16	12.11	20.16	31.41	49.32	88.34	158.31	235.89
\$95,000	3.33	3.80	4.75	7.55	12.78	21.28	33.16	52.06	93.24	167.11	249.00
\$100,000	3.50	4.00	5.00	7.95	13.45	22.40	34.90	54.80	98.15	175.90	262.10
\$105,000	3.68	4.20	5.25	8.35	14.12	23.52	36.65	57.54	103.06	184.70	275.21
\$110,000	3.85	4.40	5.50	8.75	14.80	24.64	38.39	60.28	107.97	193.49	288.31
\$115,000	4.03	4.60	5.75	9.14	15.47	25.76	40.14	63.02	112.87	202.29	301.42
\$120,000	4.20	4.80	6.00	9.54	16.14	26.88	41.88	65.76	117.78	211.08	314.52
\$125,000	4.38	5.00	6.25	9.94	16.81	28.00	43.63	68.50	122.69	219.88	327.63
\$130,000	4.55	5.20	6.50	10.34	17.49	29.12	45.37	71.24	127.60	228.67	340.73
\$135,000	4.73	5.40	6.75	10.73	18.16	30.24	47.12	73.98	132.50	237.47	353.84
\$140,000	4.90	5.60	7.00	11.13	18.83	31.36	48.86	76.72	137.41	246.26	366.94
\$145,000	5.08	5.80	7.25	11.53	19.50	32.48	50.61	79.46	142.32	255.06	380.05
\$150,000	5.25	6.00	7.50	11.93	20.18	33.60	52.35	82.20	147.23	263.85	393.15

Child - Coverage and semi-monthly cost for Child Voluntary Life.

Rates are effective as of August 1, 2022.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Coverage amounts	Cost per pay period
\$2,500	0.14
\$5,000	0.28
\$7,500	0.41
\$10,000	0.55