

## Term Life Insurance and Accidental Death & Dismemberment (AD&D)

### How much coverage can I get?

#### Calculate your costs

1. Enter the Term Life coverage amount you want.<sup>†</sup>
2. Divide by the amount shown.
3. Multiply by the rate. Use the Term Life rate table (at right) to find the rate based on age. (Choose the age you will be when your coverage becomes effective. To determine your spouse rate, choose the age the employee will be when coverage becomes effective. See your plan administrator for your plan effective date.)
4. Enter your monthly cost.

Term Life	1	2	3	4
Employee	\$ _____,000	÷ \$1,000 = \$ _____	X \$ _____	= \$ _____
Spouse	\$ _____,000	÷ \$1,000 = \$ _____	X \$ _____	= \$ _____
Child	\$ _____,000	÷ \$1,000 = \$ _____	X \$ _____	= \$ _____
<b>Total cost</b>				

Term Life monthly rate for employee			Spouse monthly rate	Child monthly rate
Age	Per \$1,000 of coverage		Per \$1,000 of coverage Cost	\$0.205 per \$1,000 of coverage
	Tobacco <sup>††</sup>	Non-tobacco		
15-24	\$0.076	\$0.038	\$0.094	
25-29	\$0.076	\$0.038	\$0.094	
30-34	\$0.090	\$0.042	\$0.112	
35-39	\$0.136	\$0.064	\$0.176	
40-44	\$0.225	\$0.089	\$0.298	
45-49	\$0.381	\$0.146	\$0.496	
50-54	\$0.650	\$0.248	\$0.794	
55-59	\$1.017	\$0.416	\$1.104	
60-64	\$1.338	\$0.607	\$1.568	
65-69	\$2.069	\$1.044	\$2.342	
70-74	\$2.942	\$1.665	\$3.902	
75+	\$6.429	\$4.420	\$9.526	

1. Enter the AD&D coverage amount you want.<sup>†</sup>
2. Divide by the amount shown.
3. Multiply by the rate. Use the AD&D rate table (at right) to find the rate.
4. Enter your monthly cost.

AD&D	1	2	3	4
Employee	\$ _____,000	÷ \$1,000 = \$ _____	X \$0.020	= \$ _____
<b>Total cost</b>				

AD&D monthly rates		
	Coverage amount	Rate
Employee	per \$1,000 of coverage	\$0.020

Billed amount may vary slightly.

<sup>†</sup> If you apply for coverage above the guaranteed issue amount, you will be asked health-related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself. Coverage amounts cannot exceed 100% of your coverage amounts. <sup>††</sup> A tobacco user is defined as anyone who currently uses or has used a tobacco product within the last 12 months.