

OPTIONAL LIFE INSURANCE COVERAGE BI-WEEKLY DEDUCTION

PLAN YEAR 2012

(PAY PERIOD 2/12)

INSURANCE TYPE	COVERAGE AMOUNT	PREMIUM AMOUNT
Dependent Life Option 1	Spouse \$5,000 Child(ren) \$2,500	\$2.80 (per Dependent Unit)*
Dependent Life Option 2	Spouse \$10,000 Child(ren) \$5,000	\$4.75 (per Dependent Unit)*
Dependent Life Option 3***	Spouse \$15,000 Child(ren) \$7,500	\$6.42 (per Dependent Unit)*
Dependent Life Option 4***	Spouse \$20,000 Child(ren) \$10,000	\$8.08 (per Dependent Unit)*
Employee Optional Life	<i>per \$1,000 of coverage**</i>	Age Rate+
		Under 30 .027
		30 - 34 .037
		35 - 39 .041
		40 - 44 .046
		45 - 49 .074
		50 - 54 .148
		55 - 59 .240
		60 - 64 .305
		65 - 69 .586
		70 - 74 .950
		75 - 79 1.172
		80 - 84 1.878
		85-99 1.878

* Dependent Unit = Spouse + Child(ren)

**Amount of insurance is based on annual salary, rounded to next highest \$1,000, plus \$2,000.

*** Upgrade feature only during annual selection period

LIFE INSURANCE COVERAGE MONTHLY DEDUCTION

PLAN YEAR 2012

(PAY PERIOD 2/12)

INSURANCE TYPE	COVERAGE AMOUNT	PREMIUM AMOUNT	
Employee Standard Life	per \$1,000 of coverage	\$.40 Active * \$.37 Retirees**	
Dependent Life Option 1	Spouse \$5,000 Child(ren) \$2,500	\$6.06 (per Dependent Unit)***	
Dependent Life Option 2	Spouse \$10,000 Child(ren) \$5,000	\$10.30 (per Dependent Unit)***	
Dependent Life Option 3****	Spouse \$15,000 Child(ren) \$7,500	\$13.91 (per Dependent Unit)***	
Dependent Life Option 4****	Spouse \$20,000 Child(ren) \$10,000	\$17.51 (per Dependent Unit)***	
Employee Optional Life	per \$1,000 of coverage** + Note: to calculate the cost of Optional Life #2, multiply the rate x 2.	Age	Rate+
		Under 30	\$.06
		30 - 34	.08
		35 - 39	.09
		40 - 44	.10
		45 - 49	.16
		50 - 54	.32
		55 - 59	.52
		60 - 64	.66
		65 - 69	1.27
70 - 74	2.06		
75 - 79	2.54		
80 - 84	4.07		
85 - 99	4.07		

* Includes AD&D at .03 per \$1,000

** Does not include AD&D

*** Dependent Unit = Spouse + Child(ren)

**** Upgrade feature only for annual selection period