

Rate Summary – Optional Coverages

OPTIONAL LIFE - Rate per \$1,000

AGE	MALE		FEMALE	
	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER
Per \$1,000				
Up to 30	0.056	0.088	0.030	0.046
30 - 34	0.062	0.092	0.037	0.049
35 - 39	0.073	0.124	0.048	0.076
40 - 44	0.103	0.203	0.072	0.130
45 - 49	0.189	0.375	0.124	0.217
50 - 54	0.304	0.610	0.195	0.350
55 - 59	0.502	1.065	0.295	0.500
60 - 64	0.788	1.608	0.460	0.712
65 - 72	1.196	2.437	0.712	1.213

Each employee covered by Basic Group Life insurance, or the employee's spouse, may purchase additional life insurance in units of \$10,000 to the existing Optional life maximum. We are also matching the existing NEM's for member and spouse.

A minimum of 10% of the group or 4 lives, whichever is greater, must apply for this benefit for it to be available.

Dependent Children:

\$5,000 - \$1.10

\$10,000 - \$2.20

\$15,000 - \$3.30