



Review each option's cost

You may use your Flex dollars to purchase more extensive coverage. Please refer to the tables below for the premium rates applicable to certain optional coverages.



**Optional Life Insurance**

	Employee and Spouse : Monthly rates per \$1,000 of coverage (excluding tax)			
	MALE		FEMALE	
	NON SMOKER	SMOKER	NON SMOKER	SMOKER
Under Age 30	\$0.028	\$0.055	\$0.021	\$0.037
Age 30 to 34	\$0.028	\$0.055	\$0.021	\$0.037
Age 35 to 39	\$0.036	\$0.070	\$0.029	\$0.049
Age 40 to 44	\$0.054	\$0.108	\$0.044	\$0.072
Age 45 to 49	\$0.095	\$0.192	\$0.081	\$0.134
Age 50 to 54	\$0.166	\$0.333	\$0.148	\$0.248
Age 55 to 59	\$0.268	\$0.534	\$0.216	\$0.362
Age 60 to 64	\$0.408	\$0.817	\$0.369	\$0.615
Age 65 to 69	\$0.551	\$1.104	\$0.468	\$0.779

- Children \$0.096 per \$1,000 of coverage (regardless of the number of children)



**Optional Accidental Death and Dismemberment (AD&D)**

	Monthly rates per \$1,000 of coverage (excluding tax)	
• Employee	\$0.012	
• Spouse	\$0.012	
• Children	\$0.012	(regardless of the number of children)

GROUP INSURANCE – OPTIONAL COVERAGE  
NON-UNIONIZED SALARIED EMPLOYEES



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Optional Critical Illness Insurance

Employee and Spouse : Monthly rates per \$25,000 of coverage (excluding tax)				
	MALE		FEMALE	
	NON SMOKER	SMOKER	NON SMOKER	SMOKER
Under Age 25	\$1.80	\$2.21	\$1.62	\$1.80
Age 25 to 29	\$2.21	\$2.88	\$2.30	\$2.70
Age 30 to 34	\$2.84	\$4.10	\$3.42	\$4.14
Age 35 to 39	\$3.92	\$6.35	\$5.18	\$6.62
Age 40 to 44	\$5.99	\$10.67	\$7.79	\$10.76
Age 45 to 49	\$9.54	\$18.05	\$11.57	\$16.92
Age 50 to 54	\$15.89	\$30.06	\$16.92	\$25.88
Age 55 to 59	\$26.78	\$48.87	\$24.71	\$39.02
Age 60 to 64	\$45.68	\$76.91	\$37.40	\$59.31
Age 65 to 69	\$72.90	\$119.79	\$56.93	\$89.24
Age 70 to 74	\$122.67	\$192.78	\$80.91	\$129.11

• Children \$1.575 per \$5,000 of coverage (regardless of the number of children)