



Supplemental Life Insurance

Accelerated Death Benefit

If you become terminally ill prior to age 64, you may elect to receive 50% of your life benefit under the contract subject to

applied maximum and contract specifications. Your life insurance will then be reduced by the amount of the benefit paid.

Reductions

Employee: 50% at age 70.

Spouse: 35% at age 65, terminates the earlier of age 70 or when employee ceases to be eligible

Child(ren): Terminates at earlier of age 19 (25 if full time student) or when employee coverage terminates.

Guarantee Issue

Employee: \$250,000

Spouse: \$25,000

Child(ren) All guarantee issue

Guarantee Issue for employees and spouses ages 60-69 is limited to 50% of the above stated guarantee issue limits. No guarantee issue for employees or spouses at or over the age of 70.

Evidence of Insurability Requirements

For any amount over the guarantee issue amount-you must complete a short form Evidence of Insurability.

What is Supplemental Life Insurance?

Supplemental Life is an affordable group term life insurance product that allows you to easily protect you and your family. You choose how much life coverage you need. Payments for the amounts you elect are made through easy payroll deductions.

The Schedule of Benefits:

Employee

Choice of \$25,000 to a maximum of \$250,000 in \$25,000 increments

Spouse

Choice of \$5,000 up to 50% of the employee's coverage not to exceed \$25,000. **The employee must be covered by supplemental life to purchase this benefit for the spouse.**

Child(ren)

\$1,000 Birth to 6 months

\$10,000 6 months to age 19 (25 if full time student)

The employee must be covered by supplemental Life to purchase this benefit for the children.

To determine how much the Supplemental life will cost, please refer to the cost sheet on the next page.

SUPPLEMENTAL LIFE ENROLLMENT FORM

_____ New Hire _____ Open Enrollment

Employee Coverage Yes___ No

Employee Name _____

Birthdate _____ Sex ___ M ___ F

Social Security _____

Insurance amount requested _____

Spouse Coverage Yes___ No___

Spouse Name _____ Sex: M ___ F ___

Social Security No _____ DOB _____

Amount Requested _____

(If no coverage is currently in force, please enter zero)

Children) Coverage

\$1,000 Yes___ No___ **Birth to 6 months**

The cost is \$0.172 for \$1,000 of coverage

\$10,000 Yes___ No___ **6 months to age 19 (25 if full time student)**

The cost is \$1.72 for \$10,000 of coverage.

Any person who, knowingly and with intent to defraud or deceive any insurance company, submits an insurance application containing any false, incomplete or misleading information may be subject to civil or criminal penalties, depending upon state law. I also understand that evidence of insurability is required to become insured for an amount greater than the Guarantee Issue or if application is made more than 90 days after first becoming eligible.

I authorize a deduction from my earnings for premium contributions.

Signature of employee _____ Dated _____



Premium Schedules Effective January 1, 2025

Employee and Spouse Bi-Weekly Rates (26 pay periods)

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
<=24	\$0.77	\$1.55	\$2.32	\$3.09	\$3.87	\$4.64	\$5.41	\$6.18	\$7.73
25-29	\$0.77	\$1.55	\$2.32	\$3.09	\$3.87	\$4.64	\$5.41	\$6.18	\$7.73
30-34	\$1.22	\$2.45	\$3.67	\$4.89	\$6.12	\$7.34	\$8.56	\$9.78	\$12.23
35-39	\$1.38	\$2.77	\$4.15	\$5.54	\$6.92	\$8.31	\$9.69	\$11.08	\$13.85
40-44	\$1.52	\$3.05	\$4.57	\$6.09	\$7.62	\$9.14	\$10.66	\$12.18	\$15.23
45-49	\$2.75	\$5.49	\$8.24	\$10.98	\$13.73	\$16.48	\$19.22	\$21.97	\$27.46
50-54	\$4.27	\$8.54	\$12.81	\$17.08	\$21.35	\$25.62	\$29.88	\$34.15	\$42.69
55-59	\$7.63	\$15.25	\$22.88	\$30.51	\$38.13	\$45.76	\$53.39	\$61.02	\$76.27
60-64	\$11.76	\$23.52	\$35.27	\$47.03	\$58.79	\$70.55	\$82.30	\$94.06	\$117.58
65-69	\$16.93	\$33.85	\$50.78	\$67.71	\$84.63	\$101.56	\$118.49	\$135.42	\$169.27
70-74	\$20.15	\$40.29	\$60.44	\$80.58	\$100.73	\$120.88	\$141.02	\$161.17	\$201.46
75& over	\$23.95	\$47.91	\$71.86	\$95.82	\$119.77	\$143.72	\$167.68	\$191.63	\$239.54

Employee and Spouse Monthly Rates

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
<=24	\$1.68	\$3.35	\$4.35	\$5.80	\$7.25	\$8.70	\$10.15	\$11.60	\$14.50
25-29	\$1.68	\$3.35	\$5.03	\$6.70	\$8.38	\$10.05	\$11.73	\$13.40	\$16.75
30-34	\$2.65	\$5.30	\$7.95	\$10.60	\$13.25	\$15.90	\$18.55	\$21.20	\$26.50
35-39	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$30.00
40-44	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$19.80	\$23.10	\$26.40	\$33.00
45-49	\$5.95	\$11.90	\$17.85	\$23.80	\$29.75	\$35.70	\$41.65	\$47.60	\$59.50
50-54	\$9.25	\$18.50	\$27.75	\$37.00	\$46.25	\$55.50	\$64.75	\$74.00	\$92.50
55-59	\$16.52	\$33.05	\$49.58	\$66.10	\$82.63	\$99.15	\$115.68	\$132.20	\$165.25
60-64	\$25.47	\$50.95	\$76.43	\$101.90	\$127.38	\$152.85	\$178.33	\$203.80	\$254.75
65-69	\$36.67	\$73.35	\$110.03	\$146.70	\$183.38	\$220.05	\$256.73	\$293.40	\$366.75
70-74	\$43.65	\$87.30	\$130.95	\$174.60	\$218.25	\$261.90	\$305.55	\$349.20	\$436.50
75& over	\$51.90	\$103.80	\$155.70	\$207.60	\$259.50	\$311.40	\$363.30	\$415.20	\$519.00