

**Monthly Spouse/Domestic Partner Premium
Life Premium for sample benefit amounts**

Employee and Spouse/Domestic Partner premiums are calculated separately.
Spouse/Domestic Partner premiums will be calculated based on the Spouse Age
Refer to Program Specifications for your maximum benefit amounts.

Benefits and premium amounts reflect age reductions.

Non-Smoker

Monthly RATE Per \$1000	AGE	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 35,000	\$ 40,000	\$ 45,000	\$ 50,000
0.0790	<25	\$0.40	\$0.79	\$1.19	\$1.58	\$1.98	\$2.37	\$2.77	\$3.16	\$3.56	\$3.95
0.0790	25-29	\$0.40	\$0.79	\$1.19	\$1.58	\$1.98	\$2.37	\$2.77	\$3.16	\$3.56	\$3.95
0.0810	30-34	\$0.41	\$0.81	\$1.22	\$1.62	\$2.03	\$2.43	\$2.84	\$3.24	\$3.65	\$4.05
0.1070	35-39	\$0.54	\$1.07	\$1.61	\$2.14	\$2.68	\$3.21	\$3.75	\$4.28	\$4.82	\$5.35
0.1480	40-44	\$0.74	\$1.48	\$2.22	\$2.96	\$3.70	\$4.44	\$5.18	\$5.92	\$6.66	\$7.40
0.2350	45-49	\$1.18	\$2.35	\$3.53	\$4.70	\$5.88	\$7.05	\$8.23	\$9.40	\$10.58	\$11.75
0.3630	50-54	\$1.82	\$3.63	\$5.45	\$7.26	\$9.08	\$10.89	\$12.71	\$14.52	\$16.34	\$18.15
0.5970	55-59	\$2.99	\$5.97	\$8.96	\$11.94	\$14.93	\$17.91	\$20.90	\$23.88	\$26.87	\$29.85
0.9010	60-64	\$4.51	\$9.01	\$13.52	\$18.02	\$22.53	\$27.03	\$31.54	\$36.04	\$40.55	\$45.05
1.5650	65-69	\$3,250	\$6,500	\$9,750	\$13,000	\$16,250	\$19,500	\$22,750	\$26,000	\$29,250	\$32,500
		\$5.09	\$10.17	\$15.26	\$20.35	\$25.43	\$30.52	\$35.60	\$40.69	\$45.78	\$50.86

Smoker

Monthly RATE Per \$1000	AGE	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 35,000	\$ 40,000	\$ 45,000	\$ 50,000
0.1160	<25	\$0.58	\$1.16	\$1.74	\$2.32	\$2.90	\$3.48	\$4.06	\$4.64	\$5.22	\$5.80
0.1160	25-29	\$0.58	\$1.16	\$1.74	\$2.32	\$2.90	\$3.48	\$4.06	\$4.64	\$5.22	\$5.80
0.1210	30-34	\$0.61	\$1.21	\$1.82	\$2.42	\$3.03	\$3.63	\$4.24	\$4.84	\$5.45	\$6.05
0.1720	35-39	\$0.86	\$1.72	\$2.58	\$3.44	\$4.30	\$5.16	\$6.02	\$6.88	\$7.74	\$8.60
0.2620	40-44	\$1.31	\$2.62	\$3.93	\$5.24	\$6.55	\$7.86	\$9.17	\$10.48	\$11.79	\$13.10
0.4110	45-49	\$2.06	\$4.11	\$6.17	\$8.22	\$10.28	\$12.33	\$14.39	\$16.44	\$18.50	\$20.55
0.6980	50-54	\$3.49	\$6.98	\$10.47	\$13.96	\$17.45	\$20.94	\$24.43	\$27.92	\$31.41	\$34.90
0.9910	55-59	\$4.06	\$8.01	\$11.87	\$15.82	\$19.78	\$23.73	\$27.68	\$31.63	\$35.58	\$39.53
1.1030	60-64	\$5.52	\$11.03	\$16.55	\$22.06	\$27.58	\$33.09	\$38.61	\$44.12	\$49.64	\$55.15
2.3200	65-69	\$3,250	\$6,500	\$9,750	\$13,000	\$16,250	\$19,500	\$22,750	\$26,000	\$29,250	\$32,500
		\$7.54	\$15.08	\$22.62	\$30.16	\$37.70	\$45.24	\$52.78	\$60.32	\$67.86	\$75.40

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Example:

Use this formula to calculate premium for benefit amounts over \$ 50,000

Age	Monthly Rate Per \$1,000	X	Benefit In \$1,000's	=	Monthly Cost
Example: 35	0.1070	X	75	=	\$ 8.03
		X		=	

Dependent Children Benefit

Monthly Rate:	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000
	\$ 0.50	\$ 1.00	\$ 1.50	\$ 2.00

Premium covers all dependent children regardless of the number of children.

NOTE: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

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