

Plan Highlights

Group Supplemental & Dependent Life / AD&D Insurance



Goshen College

ELIGIBILITY

All Active Full-Time Employees working 20 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your legally-recognized domestic or civil union partner;
- ▶ Your unmarried financially dependent children birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children;

BENEFIT AMOUNT

Supplemental Life: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000, a maximum of \$250,000 in \$5,000 increments, not to exceed 50.00% of employee amount.

Child(ren): Birth to age 26 years: A choice of \$500, \$5,000 or \$10,000.

GUARANTEED ISSUE

Initial eligibility period only

Employee: \$200,000

Spouse: \$50,000

Child(ren): \$10,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFIT REDUCTION DUE TO AGE

| Age | Original Benefit Reduced to |
|-----|-----------------------------|
| 65 | 65% |
| 70 | 50% |

RATES

See attached Rate Sheet

AD&D SCHEDULE

| For Accidental Loss of | Amount Payable |
|------------------------------------------------|----------------|
| Life | 100% |
| Both Hands | 100% |
| Both Feet | 100% |
| Sight of Both Eyes | 100% |
| One Hand and One Foot | 100% |
| One Hand and Sight of One Eye | 100% |
| One Foot and Sight of One Eye | 100% |
| Speech and Hearing | 100% |
| One Hand | 50% |
| One Foot | 50% |
| Sight of One Eye | 50% |
| Speech | 50% |
| Hearing | 50% |
| For Total Loss of | Amount Payable |
| Both Arms and Both Legs | 100% |
| Both Arms and One Leg or Both Legs and One Arm | 75% |
| Both Arms | 67% |
| Both Legs | 67% |
| One Arm and One Leg | 67% |
| One Arm or One Leg | 50% |

FEATURES

- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ Education Benefit
- ▶ FMLA/MSLA Extension
- ▶ Portability
- ▶ Seat Belt Benefit
- ▶ Exposure & Disappearance
- ▶ COMA
- ▶ Day Care Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services



www.reliancematrix.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

Reliance Matrix is a branding name. Coverage is underwritten by Reliance Standard Life Insurance Company, which is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are offered by First Reliance Standard Life Insurance Company, Home Office, New York, NY. Where applicable, absence services are provided by Matrix Absence Management, Inc.

Reliance Standard Plans Supplemental and Dependent Life and AD&D Insurance Premium Table

Plan Holder: Goshen College

Scheduled Benefit: Each eligible employee may elect for himself/herself and/or his/her eligible spouse an amount of insurance shown in the table below.

For employees age 65 and older: Benefit amounts are reduced according to the age-based reduction chart shown in the Supplemental Life brochure.

Employee/Spouse Premiums: To find you and your spouse's premium:

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 65 and older: see above comment).
- Spouse premium: Repeat the steps above for your spouse at his/her age at his/her last birthday.
- Employee and spouse rates change as they respectively move from one age bracket to the next.

Employee Monthly Premiums

| Benefit Amount | Age 18-24 | Age 25-29 | Age 30-34 | Age 35-39 | Age 40-44 | Age 45-49 | Age 50-54 | Age 55-59 | Age 60-64 | Age 65-69 | Age 70-74 | Age 75-79 | Age 80-84 | Age 85-89 | Age 90-94 | Age 95-99 |
|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------|-------------|-------------|
| \$10,000 | \$0.80 | \$0.70 | \$0.80 | \$1.00 | \$1.50 | \$2.30 | \$3.60 | \$5.70 | \$7.60 | \$12.00 | \$27.80 | \$69.70 | \$156.00 | \$446.20 | \$1,388.60 | \$1,506.20 |
| \$20,000 | \$1.60 | \$1.40 | \$1.60 | \$2.00 | \$3.00 | \$4.60 | \$7.20 | \$11.40 | \$15.20 | \$24.00 | \$55.60 | \$139.40 | \$312.00 | \$892.40 | \$2,777.20 | \$3,012.40 |
| \$30,000 | \$2.40 | \$2.10 | \$2.40 | \$3.00 | \$4.50 | \$6.90 | \$10.80 | \$17.10 | \$22.80 | \$36.00 | \$83.40 | \$209.10 | \$468.00 | \$1,338.60 | \$4,165.80 | \$4,518.60 |
| \$40,000 | \$3.20 | \$2.80 | \$3.20 | \$4.00 | \$6.00 | \$9.20 | \$14.40 | \$22.80 | \$30.40 | \$48.00 | \$111.20 | \$278.80 | \$624.00 | \$1,784.80 | \$5,554.40 | \$6,024.80 |
| \$50,000 | \$4.00 | \$3.50 | \$4.00 | \$5.00 | \$7.50 | \$11.50 | \$18.00 | \$28.50 | \$38.00 | \$60.00 | \$139.00 | \$348.50 | \$780.00 | \$2,231.00 | \$6,943.00 | \$7,531.00 |
| \$60,000 | \$4.80 | \$4.20 | \$4.80 | \$6.00 | \$9.00 | \$13.80 | \$21.60 | \$34.20 | \$45.60 | \$72.00 | \$166.80 | \$418.20 | \$936.00 | \$2,677.20 | \$8,331.60 | \$9,037.20 |
| \$70,000 | \$5.60 | \$4.90 | \$5.60 | \$7.00 | \$10.50 | \$16.10 | \$25.20 | \$39.90 | \$53.20 | \$84.00 | \$194.60 | \$487.90 | \$1,092.00 | \$3,123.40 | \$9,720.20 | \$10,543.40 |
| \$80,000 | \$6.40 | \$5.60 | \$6.40 | \$8.00 | \$12.00 | \$18.40 | \$28.80 | \$45.60 | \$60.80 | \$96.00 | \$222.40 | \$557.60 | \$1,248.00 | \$3,569.60 | \$11,108.80 | \$12,049.60 |
| \$90,000 | \$7.20 | \$6.30 | \$7.20 | \$9.00 | \$13.50 | \$20.70 | \$32.40 | \$51.30 | \$68.40 | \$108.00 | \$250.20 | \$627.30 | \$1,404.00 | \$4,015.80 | \$12,497.40 | \$13,555.80 |
| \$100,000 | \$8.00 | \$7.00 | \$8.00 | \$10.00 | \$15.00 | \$23.00 | \$36.00 | \$57.00 | \$76.00 | \$120.00 | \$278.00 | \$697.00 | \$1,560.00 | \$4,462.00 | \$13,886.00 | \$15,062.00 |
| \$110,000 | \$8.80 | \$7.70 | \$8.80 | \$11.00 | \$16.50 | \$25.30 | \$39.60 | \$62.70 | \$83.60 | \$132.00 | \$305.80 | \$766.70 | \$1,716.00 | \$4,908.20 | \$15,274.60 | \$16,568.20 |
| \$120,000 | \$9.60 | \$8.40 | \$9.60 | \$12.00 | \$18.00 | \$27.60 | \$43.20 | \$68.40 | \$91.20 | \$144.00 | \$333.60 | \$836.40 | \$1,872.00 | \$5,354.40 | \$16,663.20 | \$18,074.40 |
| \$130,000 | \$10.40 | \$9.10 | \$10.40 | \$13.00 | \$19.50 | \$29.90 | \$46.80 | \$74.10 | \$98.80 | \$156.00 | \$361.40 | \$906.10 | \$2,028.00 | \$5,800.60 | \$18,051.80 | \$19,580.60 |
| \$140,000 | \$11.20 | \$9.80 | \$11.20 | \$14.00 | \$21.00 | \$32.20 | \$50.40 | \$79.80 | \$106.40 | \$168.00 | \$389.20 | \$975.80 | \$2,184.00 | \$6,246.80 | \$19,440.40 | \$21,086.80 |
| \$150,000 | \$12.00 | \$10.50 | \$12.00 | \$15.00 | \$22.50 | \$34.50 | \$54.00 | \$85.50 | \$114.00 | \$180.00 | \$417.00 | \$1,045.50 | \$2,340.00 | \$6,693.00 | \$20,829.00 | \$22,593.00 |
| \$160,000 | \$12.80 | \$11.20 | \$12.80 | \$16.00 | \$24.00 | \$36.80 | \$57.60 | \$91.20 | \$121.60 | \$192.00 | \$444.80 | \$1,115.20 | \$2,496.00 | \$7,139.20 | \$22,217.60 | \$24,099.20 |
| \$170,000 | \$13.60 | \$11.90 | \$13.60 | \$17.00 | \$25.50 | \$39.10 | \$61.20 | \$96.90 | \$129.20 | \$204.00 | \$472.60 | \$1,184.90 | \$2,652.00 | \$7,585.40 | \$23,606.20 | \$25,605.40 |
| \$180,000 | \$14.40 | \$12.60 | \$14.40 | \$18.00 | \$27.00 | \$41.40 | \$64.80 | \$102.60 | \$136.80 | \$216.00 | \$500.40 | \$1,254.60 | \$2,808.00 | \$8,031.60 | \$24,994.80 | \$27,111.60 |
| \$190,000 | \$15.20 | \$13.30 | \$15.20 | \$19.00 | \$28.50 | \$43.70 | \$68.40 | \$108.30 | \$144.40 | \$228.00 | \$528.20 | \$1,324.30 | \$2,964.00 | \$8,477.80 | \$26,383.40 | \$28,617.80 |
| \$200,000 | \$16.00 | \$14.00 | \$16.00 | \$20.00 | \$30.00 | \$46.00 | \$72.00 | \$114.00 | \$152.00 | \$240.00 | \$556.00 | \$1,394.00 | \$3,120.00 | \$8,924.00 | \$27,772.00 | \$30,124.00 |
| \$210,000 | \$16.80 | \$14.70 | \$16.80 | \$21.00 | \$31.50 | \$48.30 | \$75.60 | \$119.70 | \$159.60 | \$252.00 | \$583.80 | \$1,463.70 | \$3,276.00 | \$9,370.20 | \$29,160.60 | \$31,630.20 |
| \$220,000 | \$17.60 | \$15.40 | \$17.60 | \$22.00 | \$33.00 | \$50.60 | \$79.20 | \$125.40 | \$167.20 | \$264.00 | \$611.60 | \$1,533.40 | \$3,432.00 | \$9,816.40 | \$30,549.20 | \$33,136.40 |
| \$230,000 | \$18.40 | \$16.10 | \$18.40 | \$23.00 | \$34.50 | \$52.90 | \$82.80 | \$131.10 | \$174.80 | \$276.00 | \$639.40 | \$1,603.10 | \$3,588.00 | \$10,262.60 | \$31,937.80 | \$34,642.60 |
| \$240,000 | \$19.20 | \$16.80 | \$19.20 | \$24.00 | \$36.00 | \$55.20 | \$86.40 | \$136.80 | \$182.40 | \$288.00 | \$667.20 | \$1,672.80 | \$3,744.00 | \$10,708.80 | \$33,326.40 | \$36,148.80 |

Employee Monthly Premiums

| | | | | | | | | | | | | | | | | |
|-----------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|------------|------------|------------|-------------|-------------|-------------|
| \$250,000 | \$20.00 | \$17.50 | \$20.00 | \$25.00 | \$37.50 | \$57.50 | \$90.00 | \$142.50 | \$190.00 | \$300.00 | \$695.00 | \$1,742.50 | \$3,900.00 | \$11,155.00 | \$34,715.00 | \$37,655.00 |
| \$260,000 | \$20.80 | \$18.20 | \$20.80 | \$26.00 | \$39.00 | \$59.80 | \$93.60 | \$148.20 | \$197.60 | \$312.00 | \$722.80 | \$1,812.20 | \$4,056.00 | \$11,601.20 | \$36,103.60 | \$39,161.20 |
| \$270,000 | \$21.60 | \$18.90 | \$21.60 | \$27.00 | \$40.50 | \$62.10 | \$97.20 | \$153.90 | \$205.20 | \$324.00 | \$750.60 | \$1,881.90 | \$4,212.00 | \$12,047.40 | \$37,492.20 | \$40,667.40 |
| \$280,000 | \$22.40 | \$19.60 | \$22.40 | \$28.00 | \$42.00 | \$64.40 | \$100.80 | \$159.60 | \$212.80 | \$336.00 | \$778.40 | \$1,951.60 | \$4,368.00 | \$12,493.60 | \$38,880.80 | \$42,173.60 |
| \$290,000 | \$23.20 | \$20.30 | \$23.20 | \$29.00 | \$43.50 | \$66.70 | \$104.40 | \$165.30 | \$220.40 | \$348.00 | \$806.20 | \$2,021.30 | \$4,524.00 | \$12,939.80 | \$40,269.40 | \$43,679.80 |
| \$300,000 | \$24.00 | \$21.00 | \$24.00 | \$30.00 | \$45.00 | \$69.00 | \$108.00 | \$171.00 | \$228.00 | \$360.00 | \$834.00 | \$2,091.00 | \$4,680.00 | \$13,386.00 | \$41,658.00 | \$45,186.00 |
| \$310,000 | \$24.80 | \$21.70 | \$24.80 | \$31.00 | \$46.50 | \$71.30 | \$111.60 | \$176.70 | \$235.60 | \$372.00 | \$861.80 | \$2,160.70 | \$4,836.00 | \$13,832.20 | \$43,046.60 | \$46,692.20 |
| \$320,000 | \$25.60 | \$22.40 | \$25.60 | \$32.00 | \$48.00 | \$73.60 | \$115.20 | \$182.40 | \$243.20 | \$384.00 | \$889.60 | \$2,230.40 | \$4,992.00 | \$14,278.40 | \$44,435.20 | \$48,198.40 |
| \$330,000 | \$26.40 | \$23.10 | \$26.40 | \$33.00 | \$49.50 | \$75.90 | \$118.80 | \$188.10 | \$250.80 | \$396.00 | \$917.40 | \$2,300.10 | \$5,148.00 | \$14,724.60 | \$45,823.80 | \$49,704.60 |
| \$340,000 | \$27.20 | \$23.80 | \$27.20 | \$34.00 | \$51.00 | \$78.20 | \$122.40 | \$193.80 | \$258.40 | \$408.00 | \$945.20 | \$2,369.80 | \$5,304.00 | \$15,170.80 | \$47,212.40 | \$51,210.80 |
| \$350,000 | \$28.00 | \$24.50 | \$28.00 | \$35.00 | \$52.50 | \$80.50 | \$126.00 | \$199.50 | \$266.00 | \$420.00 | \$973.00 | \$2,439.50 | \$5,460.00 | \$15,617.00 | \$48,601.00 | \$52,717.00 |
| \$360,000 | \$28.80 | \$25.20 | \$28.80 | \$36.00 | \$54.00 | \$82.80 | \$129.60 | \$205.20 | \$273.60 | \$432.00 | \$1,000.80 | \$2,509.20 | \$5,616.00 | \$16,063.20 | \$49,989.60 | \$54,223.20 |
| \$370,000 | \$29.60 | \$25.90 | \$29.60 | \$37.00 | \$55.50 | \$85.10 | \$133.20 | \$210.90 | \$281.20 | \$444.00 | \$1,028.60 | \$2,578.90 | \$5,772.00 | \$16,509.40 | \$51,378.20 | \$55,729.40 |
| \$380,000 | \$30.40 | \$26.60 | \$30.40 | \$38.00 | \$57.00 | \$87.40 | \$136.80 | \$216.60 | \$288.80 | \$456.00 | \$1,056.40 | \$2,648.60 | \$5,928.00 | \$16,955.60 | \$52,766.80 | \$57,235.60 |
| \$390,000 | \$31.20 | \$27.30 | \$31.20 | \$39.00 | \$58.50 | \$89.70 | \$140.40 | \$222.30 | \$296.40 | \$468.00 | \$1,084.20 | \$2,718.30 | \$6,084.00 | \$17,401.80 | \$54,155.40 | \$58,741.80 |
| \$400,000 | \$32.00 | \$28.00 | \$32.00 | \$40.00 | \$60.00 | \$92.00 | \$144.00 | \$228.00 | \$304.00 | \$480.00 | \$1,112.00 | \$2,788.00 | \$6,240.00 | \$17,848.00 | \$55,544.00 | \$60,248.00 |
| \$410,000 | \$32.80 | \$28.70 | \$32.80 | \$41.00 | \$61.50 | \$94.30 | \$147.60 | \$233.70 | \$311.60 | \$492.00 | \$1,139.80 | \$2,857.70 | \$6,396.00 | \$18,294.20 | \$56,932.60 | \$61,754.20 |
| \$420,000 | \$33.60 | \$29.40 | \$33.60 | \$42.00 | \$63.00 | \$96.60 | \$151.20 | \$239.40 | \$319.20 | \$504.00 | \$1,167.60 | \$2,927.40 | \$6,552.00 | \$18,740.40 | \$58,321.20 | \$63,260.40 |
| \$430,000 | \$34.40 | \$30.10 | \$34.40 | \$43.00 | \$64.50 | \$98.90 | \$154.80 | \$245.10 | \$326.80 | \$516.00 | \$1,195.40 | \$2,997.10 | \$6,708.00 | \$19,186.60 | \$59,709.80 | \$64,766.60 |
| \$440,000 | \$35.20 | \$30.80 | \$35.20 | \$44.00 | \$66.00 | \$101.20 | \$158.40 | \$250.80 | \$334.40 | \$528.00 | \$1,223.20 | \$3,066.80 | \$6,864.00 | \$19,632.80 | \$61,098.40 | \$66,272.80 |
| \$450,000 | \$36.00 | \$31.50 | \$36.00 | \$45.00 | \$67.50 | \$103.50 | \$162.00 | \$256.50 | \$342.00 | \$540.00 | \$1,251.00 | \$3,136.50 | \$7,020.00 | \$20,079.00 | \$62,487.00 | \$67,779.00 |
| \$460,000 | \$36.80 | \$32.20 | \$36.80 | \$46.00 | \$69.00 | \$105.80 | \$165.60 | \$262.20 | \$349.60 | \$552.00 | \$1,278.80 | \$3,206.20 | \$7,176.00 | \$20,525.20 | \$63,875.60 | \$69,285.20 |
| \$470,000 | \$37.60 | \$32.90 | \$37.60 | \$47.00 | \$70.50 | \$108.10 | \$169.20 | \$267.90 | \$357.20 | \$564.00 | \$1,306.60 | \$3,275.90 | \$7,332.00 | \$20,971.40 | \$65,264.20 | \$70,791.40 |
| \$480,000 | \$38.40 | \$33.60 | \$38.40 | \$48.00 | \$72.00 | \$110.40 | \$172.80 | \$273.60 | \$364.80 | \$576.00 | \$1,334.40 | \$3,345.60 | \$7,488.00 | \$21,417.60 | \$66,652.80 | \$72,297.60 |
| \$490,000 | \$39.20 | \$34.30 | \$39.20 | \$49.00 | \$73.50 | \$112.70 | \$176.40 | \$279.30 | \$372.40 | \$588.00 | \$1,362.20 | \$3,415.30 | \$7,644.00 | \$21,863.80 | \$68,041.40 | \$73,803.80 |
| \$500,000 | \$40.00 | \$35.00 | \$40.00 | \$50.00 | \$75.00 | \$115.00 | \$180.00 | \$285.00 | \$380.00 | \$600.00 | \$1,390.00 | \$3,485.00 | \$7,800.00 | \$22,310.00 | \$69,430.00 | \$75,310.00 |

Spouse Monthly Premiums

| Benefit Amount | Age 18-24 | Age 25-29 | Age 30-34 | Age 35-39 | Age 40-44 | Age 45-49 | Age 50-54 | Age 55-59 | Age 60-64 | Age 65-69 | Age 70-74 | Age 75-79 | Age 80-84 | Age 85-89 | Age 90-94 | Age 95-99 |
|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------|-------------|
| \$5,000 | \$0.40 | \$0.35 | \$0.40 | \$0.50 | \$0.75 | \$1.15 | \$1.80 | \$2.85 | \$3.80 | \$6.00 | \$13.90 | \$34.85 | \$78.00 | \$223.10 | \$694.30 | \$753.10 |
| \$10,000 | \$0.80 | \$0.70 | \$0.80 | \$1.00 | \$1.50 | \$2.30 | \$3.60 | \$5.70 | \$7.60 | \$12.00 | \$27.80 | \$69.70 | \$156.00 | \$446.20 | \$1,388.60 | \$1,506.20 |
| \$15,000 | \$1.20 | \$1.05 | \$1.20 | \$1.50 | \$2.25 | \$3.45 | \$5.40 | \$8.55 | \$11.40 | \$18.00 | \$41.70 | \$104.55 | \$234.00 | \$669.30 | \$2,082.90 | \$2,259.30 |
| \$20,000 | \$1.60 | \$1.40 | \$1.60 | \$2.00 | \$3.00 | \$4.60 | \$7.20 | \$11.40 | \$15.20 | \$24.00 | \$55.60 | \$139.40 | \$312.00 | \$892.40 | \$2,777.20 | \$3,012.40 |
| \$25,000 | \$2.00 | \$1.75 | \$2.00 | \$2.50 | \$3.75 | \$5.75 | \$9.00 | \$14.25 | \$19.00 | \$30.00 | \$69.50 | \$174.25 | \$390.00 | \$1,115.50 | \$3,471.50 | \$3,765.50 |
| \$30,000 | \$2.40 | \$2.10 | \$2.40 | \$3.00 | \$4.50 | \$6.90 | \$10.80 | \$17.10 | \$22.80 | \$36.00 | \$83.40 | \$209.10 | \$468.00 | \$1,338.60 | \$4,165.80 | \$4,518.60 |
| \$35,000 | \$2.80 | \$2.45 | \$2.80 | \$3.50 | \$5.25 | \$8.05 | \$12.60 | \$19.95 | \$26.60 | \$42.00 | \$97.30 | \$243.95 | \$546.00 | \$1,561.70 | \$4,860.10 | \$5,271.70 |
| \$40,000 | \$3.20 | \$2.80 | \$3.20 | \$4.00 | \$6.00 | \$9.20 | \$14.40 | \$22.80 | \$30.40 | \$48.00 | \$111.20 | \$278.80 | \$624.00 | \$1,784.80 | \$5,554.40 | \$6,024.80 |
| \$45,000 | \$3.60 | \$3.15 | \$3.60 | \$4.50 | \$6.75 | \$10.35 | \$16.20 | \$25.65 | \$34.20 | \$54.00 | \$125.10 | \$313.65 | \$702.00 | \$2,007.90 | \$6,248.70 | \$6,777.90 |
| \$50,000 | \$4.00 | \$3.50 | \$4.00 | \$5.00 | \$7.50 | \$11.50 | \$18.00 | \$28.50 | \$38.00 | \$60.00 | \$139.00 | \$348.50 | \$780.00 | \$2,231.00 | \$6,943.00 | \$7,531.00 |
| \$55,000 | \$4.40 | \$3.85 | \$4.40 | \$5.50 | \$8.25 | \$12.65 | \$19.80 | \$31.35 | \$41.80 | \$66.00 | \$152.90 | \$383.35 | \$858.00 | \$2,454.10 | \$7,637.30 | \$8,284.10 |
| \$60,000 | \$4.80 | \$4.20 | \$4.80 | \$6.00 | \$9.00 | \$13.80 | \$21.60 | \$34.20 | \$45.60 | \$72.00 | \$166.80 | \$418.20 | \$936.00 | \$2,677.20 | \$8,331.60 | \$9,037.20 |
| \$65,000 | \$5.20 | \$4.55 | \$5.20 | \$6.50 | \$9.75 | \$14.95 | \$23.40 | \$37.05 | \$49.40 | \$78.00 | \$180.70 | \$453.05 | \$1,014.00 | \$2,900.30 | \$9,025.90 | \$9,790.30 |
| \$70,000 | \$5.60 | \$4.90 | \$5.60 | \$7.00 | \$10.50 | \$16.10 | \$25.20 | \$39.90 | \$53.20 | \$84.00 | \$194.60 | \$487.90 | \$1,092.00 | \$3,123.40 | \$9,720.20 | \$10,543.40 |
| \$75,000 | \$6.00 | \$5.25 | \$6.00 | \$7.50 | \$11.25 | \$17.25 | \$27.00 | \$42.75 | \$57.00 | \$90.00 | \$208.50 | \$522.75 | \$1,170.00 | \$3,346.50 | \$10,414.50 | \$11,296.50 |
| \$80,000 | \$6.40 | \$5.60 | \$6.40 | \$8.00 | \$12.00 | \$18.40 | \$28.80 | \$45.60 | \$60.80 | \$96.00 | \$222.40 | \$557.60 | \$1,248.00 | \$3,569.60 | \$11,108.80 | \$12,049.60 |
| \$85,000 | \$6.80 | \$5.95 | \$6.80 | \$8.50 | \$12.75 | \$19.55 | \$30.60 | \$48.45 | \$64.60 | \$102.00 | \$236.30 | \$592.45 | \$1,326.00 | \$3,792.70 | \$11,803.10 | \$12,802.70 |
| \$90,000 | \$7.20 | \$6.30 | \$7.20 | \$9.00 | \$13.50 | \$20.70 | \$32.40 | \$51.30 | \$68.40 | \$108.00 | \$250.20 | \$627.30 | \$1,404.00 | \$4,015.80 | \$12,497.40 | \$13,555.80 |
| \$95,000 | \$7.60 | \$6.65 | \$7.60 | \$9.50 | \$14.25 | \$21.85 | \$34.20 | \$54.15 | \$72.20 | \$114.00 | \$264.10 | \$662.15 | \$1,482.00 | \$4,238.90 | \$13,191.70 | \$14,308.90 |

Spouse Monthly Premiums

| | | | | | | | | | | | | | | | | |
|-----------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|------------|------------|-------------|-------------|-------------|
| \$100,000 | \$8.00 | \$7.00 | \$8.00 | \$10.00 | \$15.00 | \$23.00 | \$36.00 | \$57.00 | \$76.00 | \$120.00 | \$278.00 | \$697.00 | \$1,560.00 | \$4,462.00 | \$13,886.00 | \$15,062.00 |
| \$105,000 | \$8.40 | \$7.35 | \$8.40 | \$10.50 | \$15.75 | \$24.15 | \$37.80 | \$59.85 | \$79.80 | \$126.00 | \$291.90 | \$731.85 | \$1,638.00 | \$4,685.10 | \$14,580.30 | \$15,815.10 |
| \$110,000 | \$8.80 | \$7.70 | \$8.80 | \$11.00 | \$16.50 | \$25.30 | \$39.60 | \$62.70 | \$83.60 | \$132.00 | \$305.80 | \$766.70 | \$1,716.00 | \$4,908.20 | \$15,274.60 | \$16,568.20 |
| \$115,000 | \$9.20 | \$8.05 | \$9.20 | \$11.50 | \$17.25 | \$26.45 | \$41.40 | \$65.55 | \$87.40 | \$138.00 | \$319.70 | \$801.55 | \$1,794.00 | \$5,131.30 | \$15,968.90 | \$17,321.30 |
| \$120,000 | \$9.60 | \$8.40 | \$9.60 | \$12.00 | \$18.00 | \$27.60 | \$43.20 | \$68.40 | \$91.20 | \$144.00 | \$333.60 | \$836.40 | \$1,872.00 | \$5,354.40 | \$16,663.20 | \$18,074.40 |
| \$125,000 | \$10.00 | \$8.75 | \$10.00 | \$12.50 | \$18.75 | \$28.75 | \$45.00 | \$71.25 | \$95.00 | \$150.00 | \$347.50 | \$871.25 | \$1,950.00 | \$5,577.50 | \$17,357.50 | \$18,827.50 |
| \$130,000 | \$10.40 | \$9.10 | \$10.40 | \$13.00 | \$19.50 | \$29.90 | \$46.80 | \$74.10 | \$98.80 | \$156.00 | \$361.40 | \$906.10 | \$2,028.00 | \$5,800.60 | \$18,051.80 | \$19,580.60 |
| \$135,000 | \$10.80 | \$9.45 | \$10.80 | \$13.50 | \$20.25 | \$31.05 | \$48.60 | \$76.95 | \$102.60 | \$162.00 | \$375.30 | \$940.95 | \$2,106.00 | \$6,023.70 | \$18,746.10 | \$20,333.70 |
| \$140,000 | \$11.20 | \$9.80 | \$11.20 | \$14.00 | \$21.00 | \$32.20 | \$50.40 | \$79.80 | \$106.40 | \$168.00 | \$389.20 | \$975.80 | \$2,184.00 | \$6,246.80 | \$19,440.40 | \$21,086.80 |
| \$145,000 | \$11.60 | \$10.15 | \$11.60 | \$14.50 | \$21.75 | \$33.35 | \$52.20 | \$82.65 | \$110.20 | \$174.00 | \$403.10 | \$1,010.65 | \$2,262.00 | \$6,469.90 | \$20,134.70 | \$21,839.90 |
| \$150,000 | \$12.00 | \$10.50 | \$12.00 | \$15.00 | \$22.50 | \$34.50 | \$54.00 | \$85.50 | \$114.00 | \$180.00 | \$417.00 | \$1,045.50 | \$2,340.00 | \$6,693.00 | \$20,829.00 | \$22,593.00 |
| \$155,000 | \$12.40 | \$10.85 | \$12.40 | \$15.50 | \$23.25 | \$35.65 | \$55.80 | \$88.35 | \$117.80 | \$186.00 | \$430.90 | \$1,080.35 | \$2,418.00 | \$6,916.10 | \$21,523.30 | \$23,346.10 |
| \$160,000 | \$12.80 | \$11.20 | \$12.80 | \$16.00 | \$24.00 | \$36.80 | \$57.60 | \$91.20 | \$121.60 | \$192.00 | \$444.80 | \$1,115.20 | \$2,496.00 | \$7,139.20 | \$22,217.60 | \$24,099.20 |
| \$165,000 | \$13.20 | \$11.55 | \$13.20 | \$16.50 | \$24.75 | \$37.95 | \$59.40 | \$94.05 | \$125.40 | \$198.00 | \$458.70 | \$1,150.05 | \$2,574.00 | \$7,362.30 | \$22,911.90 | \$24,852.30 |
| \$170,000 | \$13.60 | \$11.90 | \$13.60 | \$17.00 | \$25.50 | \$39.10 | \$61.20 | \$96.90 | \$129.20 | \$204.00 | \$472.60 | \$1,184.90 | \$2,652.00 | \$7,585.40 | \$23,606.20 | \$25,605.40 |
| \$175,000 | \$14.00 | \$12.25 | \$14.00 | \$17.50 | \$26.25 | \$40.25 | \$63.00 | \$99.75 | \$133.00 | \$210.00 | \$486.50 | \$1,219.75 | \$2,730.00 | \$7,808.50 | \$24,300.50 | \$26,358.50 |
| \$180,000 | \$14.40 | \$12.60 | \$14.40 | \$18.00 | \$27.00 | \$41.40 | \$64.80 | \$102.60 | \$136.80 | \$216.00 | \$500.40 | \$1,254.60 | \$2,808.00 | \$8,031.60 | \$24,994.80 | \$27,111.60 |
| \$185,000 | \$14.80 | \$12.95 | \$14.80 | \$18.50 | \$27.75 | \$42.55 | \$66.60 | \$105.45 | \$140.60 | \$222.00 | \$514.30 | \$1,289.45 | \$2,886.00 | \$8,254.70 | \$25,689.10 | \$27,864.70 |
| \$190,000 | \$15.20 | \$13.30 | \$15.20 | \$19.00 | \$28.50 | \$43.70 | \$68.40 | \$108.30 | \$144.40 | \$228.00 | \$528.20 | \$1,324.30 | \$2,964.00 | \$8,477.80 | \$26,383.40 | \$28,617.80 |
| \$195,000 | \$15.60 | \$13.65 | \$15.60 | \$19.50 | \$29.25 | \$44.85 | \$70.20 | \$111.15 | \$148.20 | \$234.00 | \$542.10 | \$1,359.15 | \$3,042.00 | \$8,700.90 | \$27,077.70 | \$29,370.90 |
| \$200,000 | \$16.00 | \$14.00 | \$16.00 | \$20.00 | \$30.00 | \$46.00 | \$72.00 | \$114.00 | \$152.00 | \$240.00 | \$556.00 | \$1,394.00 | \$3,120.00 | \$8,924.00 | \$27,772.00 | \$30,124.00 |
| \$205,000 | \$16.40 | \$14.35 | \$16.40 | \$20.50 | \$30.75 | \$47.15 | \$73.80 | \$116.85 | \$155.80 | \$246.00 | \$569.90 | \$1,428.85 | \$3,198.00 | \$9,147.10 | \$28,466.30 | \$30,877.10 |
| \$210,000 | \$16.80 | \$14.70 | \$16.80 | \$21.00 | \$31.50 | \$48.30 | \$75.60 | \$119.70 | \$159.60 | \$252.00 | \$583.80 | \$1,463.70 | \$3,276.00 | \$9,370.20 | \$29,160.60 | \$31,630.20 |
| \$215,000 | \$17.20 | \$15.05 | \$17.20 | \$21.50 | \$32.25 | \$49.45 | \$77.40 | \$122.55 | \$163.40 | \$258.00 | \$597.70 | \$1,498.55 | \$3,354.00 | \$9,593.30 | \$29,854.90 | \$32,383.30 |
| \$220,000 | \$17.60 | \$15.40 | \$17.60 | \$22.00 | \$33.00 | \$50.60 | \$79.20 | \$125.40 | \$167.20 | \$264.00 | \$611.60 | \$1,533.40 | \$3,432.00 | \$9,816.40 | \$30,549.20 | \$33,136.40 |
| \$225,000 | \$18.00 | \$15.75 | \$18.00 | \$22.50 | \$33.75 | \$51.75 | \$81.00 | \$128.25 | \$171.00 | \$270.00 | \$625.50 | \$1,568.25 | \$3,510.00 | \$10,039.50 | \$31,243.50 | \$33,889.50 |
| \$230,000 | \$18.40 | \$16.10 | \$18.40 | \$23.00 | \$34.50 | \$52.90 | \$82.80 | \$131.10 | \$174.80 | \$276.00 | \$639.40 | \$1,603.10 | \$3,588.00 | \$10,262.60 | \$31,937.80 | \$34,642.60 |
| \$235,000 | \$18.80 | \$16.45 | \$18.80 | \$23.50 | \$35.25 | \$54.05 | \$84.60 | \$133.95 | \$178.60 | \$282.00 | \$653.30 | \$1,637.95 | \$3,666.00 | \$10,485.70 | \$32,632.10 | \$35,395.70 |
| \$240,000 | \$19.20 | \$16.80 | \$19.20 | \$24.00 | \$36.00 | \$55.20 | \$86.40 | \$136.80 | \$182.40 | \$288.00 | \$667.20 | \$1,672.80 | \$3,744.00 | \$10,708.80 | \$33,326.40 | \$36,148.80 |
| \$245,000 | \$19.60 | \$17.15 | \$19.60 | \$24.50 | \$36.75 | \$56.35 | \$88.20 | \$139.65 | \$186.20 | \$294.00 | \$681.10 | \$1,707.65 | \$3,822.00 | \$10,931.90 | \$34,020.70 | \$36,901.90 |
| \$250,000 | \$20.00 | \$17.50 | \$20.00 | \$25.00 | \$37.50 | \$57.50 | \$90.00 | \$142.50 | \$190.00 | \$300.00 | \$695.00 | \$1,742.50 | \$3,900.00 | \$11,155.00 | \$34,715.00 | \$37,655.00 |

Dependent Child(ren) Monthly Premiums:

| Benefit Amount | Premium |
|----------------|---------|
| \$500 | \$0.09 |
| \$5,000 | \$0.90 |
| \$10,000 | \$1.80 |

(One rate and benefit amount for all eligible children in family, regardless of number)

PREMIUM CALCULATION (Add your elections here):

| | |
|---------------------------------|--|
| Employee Premium | |
| Spouse Premium | |
| Dependent Child(ren) Premium | |
| Total Premium | |

(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

Please read this important information:

- **You may not have coverage as both an employee and as a dependent.**
- **Only one insured spouse may cover the eligible dependent children.**

Rates are subject to change.