

# Additional Life Coverage

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Additional Life Coverage is available to you. This is Life Coverage which you the employee pay for. It is different than the Life Coverage which your Employer pays for. Use the step-by-step guide below to determine how much Additional Life Coverage you are able to get and how much it will cost you. Read the instructions for each step carefully. You might want to use a pencil to start with, and overwrite in ink after you have made a final decision. You may also need a calculator.

## Additional Life Coverage for You

Step

1

**Your Annual Pay**

\$

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What is your annual pay? This is how much you earn each year before taxes rounded down to the nearest thousand. If needed, you can ask your Employer's Benefit Coordinator for this information. Example: for \$26,874 enter 26.

Step

2

**Amount of Additional Life Coverage You Can Get**

\$

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How much Additional Life Coverage can you get? Multiply the amount in Step 1 by 5. This is the most Additional Life Coverage amount you are able to get (cannot exceed \$500,000). The Life Coverage which your Employer pays for does not count against this amount. Example: for 26 x 5 enter 130.

Step

3

**Your Age Rated Cost**

\$

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Based on your age, what is the cost for each \$1,000 of coverage? Find your age based cost per \$1,000 of coverage from the Rate Table in Step 14 and write it here. Example: If you are 51 years old, you would enter 0.39.

Step

4

**Amount of Additional Life Coverage You Want**

\$

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How much Additional Life Coverage do you want? It starts at \$20,000, after which it is available in \$5,000 units; however, if you intend to also enroll a spouse for Additional Life Coverage you must begin at \$40,000 and add in \$5,000 units thereafter. It cannot exceed the amount listed in Step 2.

If this is the 1st time you have been offered Additional Life Coverage through the Plan, you can select up to \$150,000 of Additional Life Coverage without having to answer any questions about your health. If you want more than \$150,000 you can select Additional Life Coverage up to the number listed in Step 2, and complete a simple form about your health (ask your Employer's Benefit Coordinator for the Health Questionnaire).

If you already have Additional Life Coverage through the Plan and would like to increase your coverage; if you did not take out all of the amount from Step 2 then the next \$5,000 of coverage is available to you without having to answer any questions about your health. If you increase your Additional Life Coverage Amount by more than \$5,000 then you will need to complete a simple form about your health (ask your Employer's Benefit Coordinator for the Health Questionnaire).

If in the past you have been offered Additional Life Coverage through the Plan and chose not to enroll, then you may select any coverage amount up to the amount from Step 2. You will need to complete a simple form about your health (ask your Employer's Benefit Coordinator for the Health Questionnaire).

Step

5

**Monthly Cost of the Additional Life Coverage**

\$

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Multiply the amount you listed in Step 4 (Amount of Additional Life Coverage you want) by Step 3 (Your age rated cost). Example: You're 51 years old and want \$95,000 of Additional Life Coverage, multiply 95 by 0.39 (95 x 0.39).

Step

6

**Add Accident, Disability & Dismemberment Coverage**

\$

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This is an option which provides coverage if you lose a limb or the loss of the use of a limb, also loss of speech and sight. Additionally, if you were to die in an accident it would pay double the amount of coverage you have selected. It costs just \$0.03 per \$1,000 of coverage you have selected, regardless of your age. If you select this option it must be taken out on the full amount of additional life coverage you have selected.

Multiply the amount you listed in Step 4 (Amount of Additional Life Coverage you want) by 0.03. Example: You want to add Accident, Disability & Dismemberment Coverage to \$95,000 of Additional Life Coverage, multiply 95 by 0.03 (95 x 0.03).

Step

7

**Total Monthly Cost of Additional Life Coverage for You**

\$

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Step 5 + Step 6

**Continues on next page**

## Additional Life Coverage for your Spouse

Step

**8**

**Most Additional Life Coverage Your Spouse Can Get**

\$

**k**

Additional Life Coverage for your Spouse starts at \$20,000, after which it is available in \$5,000 units. Spouse Additional Life Coverage is only available if you have selected Additional Life Coverage for yourself, and cannot be more than half of the amount of Additional Life Coverage you have selected for yourself from Step 4 rounded down to the nearest \$5,000. Example: If Step 4 was \$125,000, the most Spouse coverage available would be \$60,000.

Step

**9**

**Your Spouse's Age Rated Cost**

\$

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Based on your Spouse's age, what is the cost for each \$1,000 of coverage? Find your Spouse's age based cost per \$1,000 of coverage from the Rate Table in Step 14 and write it here. Example: If your Spouse is 51 years old, you would enter 0.39.

Step

**10**

**How Much Additional Life Coverage Do You Want For Your Spouse**

\$

**k**

If this is the 1st time you have been offered Additional Life Coverage through the Plan, you can select up to \$50,000 of Additional Life Coverage for your Spouse without having to answer any questions about their health. If you want more than \$50,000 you can select Additional Life Coverage up to the number listed in Step 8, and complete a simple form about their health (ask your Employer's Benefit Coordinator for the Health Questionnaire).

If in the past you have been offered Additional Life Coverage through the Plan and chose not to enroll Yourself or Spouse, or if in the past you enrolled but did not enroll your Spouse, then, you may select any coverage amount up to the amount listed in Step 8, and your spouse will need to complete a simple form about their health (ask your Employer's Benefit Coordinator for the Health Questionnaire).

Step

**11**

**The Monthly Cost of the Additional Life Coverage for your Spouse**

\$

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Multiply the amount you listed in Step 10 by Step 9. Example: You're Spouse is 46 years old and you want \$50,000 of Additional Life Coverage for them, multiply 50 by 0.23 (50 x 0.23).

## Additional Life Coverage for your Dependent Children

Step

**12**

**Monthly Cost of the Additional Life Coverage for your Dependent Children**

\$

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Additional Life Coverage for Dependent Children is available to you if you have selected Additional Life Coverage for yourself and if your Dependent Children are under age 21 and unmarried, or age 21 and over if unmarried and a full-time student. Two coverage amounts are available: \$10,000 of coverage for \$2 per month or \$20,000 of coverage for \$4 per month. One premium covers all your Dependent Children. To select Additional Life Coverage for your Dependent Children, simply write in the monthly premium amount, or enter 0 if you do not want any. If this is not the first time you have been offered Additional Life Coverage for your Dependent Children, then a simple form about their health will be required (ask your Employer's Benefit coordinator for the Health Questionnaire). Example: You have 3 children that are unmarreid and under age 21 and you want \$20,000 of Additional Life Coverage on each child, you would enter \$4.

Step

**13**

**Your Total Monthly Cost for Additional Life Coverage**

\$

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Add together Step 7 + Step 11 + Step 12. This is the amount which will come out of your paycheck each month.

Step

**14**

**Rate Table – Age based cost per \$1,000 of Coverage for use in Steps 3 & 9**

Age 34 & Under	\$0.07	Age 35 - 39	\$0.10	Age 40 - 44	\$0.14	Age 45 - 49	\$0.23	Age 50 - 54	\$0.39
Age 55 - 59	\$0.64	Age 60 - 64	\$0.74	Age 65 - 69	\$1.21	Age 70 - 74	\$2.05	Age 75 & Over	\$3.18

Step

**15**

**Your Signature**

Print Name Here

**Your  
SSN**

Sign Name Here

**Date**

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**Return This Completed Form To Your Employer's Benefit Coordinator**