



## Term Life and Accidental Death & Dismemberment (AD&D) Insurance

can provide money for your family if you die or are diagnosed with a terminal illness.

### How does it work?

You choose the amount of coverage that's right for you, and you keep coverage for a set period of time, or "term." If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.

AD&D Insurance is also available, which pays a benefit if you survive an accident but have certain serious injuries. It pays an additional amount if you die from a covered accident.

### Why is this coverage so valuable?

If you previously purchased coverage, you can increase it up to \$150,000 to meet your growing needs — with no health questions or exams.

### What else is included?

#### A "Living" Benefit

If you are diagnosed with a terminal illness with less than 12 months to live, you can request 75% of your life insurance benefit (up to \$500,000) while you are still living. This amount will be taken out of the death benefit, and may be taxable.

#### Waiver of premium

Your cost may be waived if you are totally disabled for a period of time.

#### Portability

You may be able to keep coverage if you leave the company, retire or change the number of hours you work.

Employees or dependents who have a sickness or injury having a material effect on life expectancy at the time their group coverage ends are not eligible for portability.

### Who can get Term Life coverage?

If you are actively at work at least 25 hours per week, you may apply for coverage for:

<b>You</b>	Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times your earnings.  If you previously purchased coverage, you can increase it up to \$150,000, your guaranteed issue amount, with no health questions. If you previously declined coverage, you may have to answer some health questions.
<b>Your Spouse</b>	Get up to \$250,000 of coverage in \$5,000 increments. Spouse coverage cannot exceed 100% of the coverage amount you purchase for yourself.  If you previously purchased coverage for your spouse, they can increase their coverage up to \$30,000, their guaranteed issue amount, with no health questions or exams, if eligible (see delayed effective date). If you previously declined spouse coverage, some health questions may be required.
<b>Your Children</b>	Get up to \$10,000 of coverage in \$2,000 increments if eligible (see delayed effective date). One policy covers all of your children until their 19th birthday – or until their 26th birthday if they are full-time students.  The maximum benefit for children live birth to 6 months is \$1,000.

### Who can get Accidental Death & Dismemberment (AD&D) coverage?

<b>You</b>	Get up to \$500,000 of AD&D coverage for yourself in \$10,000 increments to a maximum of 5 times your earnings.
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No questions or health exams required for AD&D coverage.

**Delayed Effective Date:** If your spouse or child has a serious injury, sickness, or disorder, or is confined, their coverage may not take effect. Payment of premium does not guarantee coverage. Please refer to your policy contract or see your plan administrator for an explanation of the delayed effective date provision that applies to your plan.

# Term Life Insurance and Accidental Death & Dismemberment (AD&D)

## Worksheet

### Calculate your costs

1. Enter the Term Life coverage amount you want.  
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2. Divide by the amount shown.
3. Multiply by the rate. Use the Term Life rate table (at right) to find the rate based on age. (Choose the age you will be when your coverage becomes effective on 07/01/2019. To determine your spouse rate, choose the age the spouse will be when coverage becomes effective on 07/01/2019.)
4. Enter your semi-monthly cost.

Term Life	1	2	3	4
Employee	\$ _____,000	÷ \$10,000 = \$ _____	X \$ _____	= \$ _____
Spouse	\$ _____,000	÷ \$5,000 = \$ _____	X \$ _____	= \$ _____
Child	\$ _____,000	÷ \$2,000 = \$ _____	X \$ _____	= \$ _____
<b>Total cost</b>				

Term Life semi-monthly rate for employee		Spouse semi-monthly rate	Child semi-monthly
Age	Per \$10,000 of coverage	Per \$5,000 of coverage	\$0.180 per \$2,000 of coverage
	Cost	Cost	
15 - 24	\$0.185	\$0.130	
25 - 29	\$0.230	\$0.195	
30 - 34	\$0.320	\$0.255	
35 - 39	\$0.470	\$0.325	
40 - 44	\$0.785	\$0.520	
45 - 49	\$1.205	\$0.780	
50 - 54	\$1.765	\$1.240	
55 - 59	\$2.465	\$1.855	
60 - 64	\$3.090	\$2.600	
65 - 69	\$4.440	\$3.675	
70 - 74	\$8.400	\$6.955	
75+	\$14.350	\$11.200	

1. Enter the AD&D coverage amount you want.  
†
2. Divide by the amount shown.
3. Multiply by the rate. Use the AD&D rate table (at right) to find the rate.
4. Enter your semi-monthly cost.

AD&D	1	2	3	4
Employee	\$ _____,000	÷ \$10,000 = \$ _____	X \$0.148	= \$ _____
<b>Total cost</b>				

AD&D semi-monthly rates		
	Coverage amount	Rate
Employee	per \$10,000	\$0.148

Billed amount may vary slightly. † If you apply for coverage above the guaranteed issue amount, you will be asked health-related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself. Coverage amounts cannot exceed 100% of your coverage amounts.