Voluntary product costs.

Prepared for the employees of Genesys Cloud Services, Inc.

How to use this cost sheet: review the table below; select your age and your desired coverage amount.

Voluntary Term Life Insurance.

Employee Coverage Amounts

Term life can help protect your loved ones' financial health if you are no longer there to support them. Employee guarantee issue amount is \$500,000. You may purchase up to this amount without having to provide proof of good health.

	Semi-Monthly Non-Tobacco Rates per elected amount													
Coverage							Em	ployee age	•					
amounts	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$10,000	\$0.21	\$0.21	\$0.21	\$0.21	\$0.32	\$0.45	\$0.77	\$1.29	\$1.94	\$3.27	\$5.40	\$10.04	\$14.03	\$21.89
\$20,000	\$0.41	\$0.41	\$0.41	\$0.41	\$0.64	\$0.89	\$1.54	\$2.58	\$3.87	\$6.53	\$10.80	\$20.08	\$28.06	\$43.78
\$30,000	\$0.62	\$0.62	\$0.62	\$0.62	\$0.96	\$1.34	\$2.31	\$3.87	\$5.81	\$9.80	\$16.20	\$30.12	\$42.09	\$65.67
\$40,000	\$0.82	\$0.82	\$0.82	\$0.82	\$1.28	\$1.78	\$3.08	\$5.16	\$7.74	\$13.06	\$21.60	\$40.16	\$56.12	\$87.56
\$50,000	\$1.03	\$1.03	\$1.03	\$1.03	\$1.60	\$2.23	\$3.85	\$6.45	\$9.68	\$16.33	\$27.00	\$50.20	\$70.15	\$109.45
\$60,000	\$1.23	\$1.23	\$1.23	\$1.23	\$1.92	\$2.67	\$4.62	\$7.74	\$11.61	\$19.59	\$32.40	\$60.24	\$84.18	\$131.34
\$70,000	\$1.44	\$1.44	\$1.44	\$1.44	\$2.24	\$3.12	\$5.39	\$9.03	\$13.55	\$22.86	\$37.80	\$70.28	\$98.21	\$153.23
\$80,000	\$1.64	\$1.64	\$1.64	\$1.64	\$2.56	\$3.56	\$6.16	\$10.32	\$15.48	\$26.12	\$43.20	\$80.32	\$112.24	\$175.12
\$90,000	\$1.85	\$1.85	\$1.85	\$1.85	\$2.88	\$4.01	\$6.93	\$11.61	\$17.42	\$29.39	\$48.60	\$90.36	\$126.27	\$197.01
\$100,000	\$2.05	\$2.05	\$2.05	\$2.05	\$3.20	\$4.45	\$7.70	\$12.90	\$19.35	\$32.65	\$54.00	\$100.40	\$140.30	\$218.90
\$110,000	\$2.26	\$2.26	\$2.26	\$2.26	\$3.52	\$4.90	\$8.47	\$14.19	\$21.29	\$35.92	\$59.40	\$110.44	\$154.33	\$240.79
\$120,000	\$2.46	\$2.46	\$2.46	\$2.46	\$3.84	\$5.34	\$9.24	\$15.48	\$23.22	\$39.18	\$64.80	\$120.48	\$168.36	\$262.68
\$130,000	\$2.67	\$2.67	\$2.67	\$2.67	\$4.16	\$5.79	\$10.01	\$16.77	\$25.16	\$42.45	\$70.20	\$130.52	\$182.39	\$284.57
\$140,000	\$2.87	\$2.87	\$2.87	\$2.87	\$4.48	\$6.23	\$10.78	\$18.06	\$27.09	\$45.71	\$75.60	\$140.56	\$196.42	\$306.46
\$150,000	\$3.08	\$3.08	\$3.08	\$3.08	\$4.80	\$6.68	\$11.55	\$19.35	\$29.03	\$48.98	\$81.00	\$150.60	\$210.45	\$328.35
\$160,000	\$3.28	\$3.28	\$3.28	\$3.28	\$5.12	\$7.12	\$12.32	\$20.64	\$30.96	\$52.24	\$86.40	\$160.64	\$224.48	\$350.24
\$170,000	\$3.49	\$3.49	\$3.49	\$3.49	\$5.44	\$7.57	\$13.09	\$21.93	\$32.90	\$55.51	\$91.80	\$170.68	\$238.51	\$372.13
\$390,000	\$8.00	\$8.00	\$8.00	\$8.00	\$12.48	\$17.36	\$30.03	\$50.31	\$75.47	\$127.34	\$210.60	\$391.56	\$547.17	\$853.71
\$500,000	\$10.25	\$10.25	\$10.25	\$10.25	\$16.00	\$22.25	\$38.50	\$64.50	\$96.75	\$163.25	\$270.00	\$502.00	\$701.50	\$1,094.50
\$830,000	\$17.02	\$17.02	\$17.02	\$17.02	\$26.56	\$36.94	\$63.91	\$107.07	\$160.61	\$271.00	\$448.20	\$833.32	\$1,164.49	\$1,816.87
\$1,050,000	\$21.53	\$21.53	\$21.53	\$21.53	\$33.60	\$46.73	\$80.85	\$135.45	\$203.18	\$342.83	\$567.00	\$1,054.20	\$1,473.15	\$2,298.45
\$1,270,000	\$26.04	\$26.04	\$26.04	\$26.04	\$40.64	\$56.52	\$97.79	\$163.83	\$245.75	\$414.66	\$685.80	\$1,275.08	\$1,781.81	\$2,780.03
\$1,490,000	\$30.55	\$30.55	\$30.55	\$30.55	\$47.68	\$66.31	\$114.73	\$192.21	\$288.32	\$486.49	\$804.60	\$1,495.96	\$2,090.47	\$3,261.61
\$1,710,000	\$35.06	\$35.06	\$35.06	\$35.06	\$54.72	\$76.10	\$131.67	\$220.59	\$330.89	\$558.32	\$923.40	\$1,716.84	\$2,399.13	\$3,743.19
\$2,000,000	\$41.00	\$41.00	\$41.00	\$41.00	\$64.00	\$89.00	\$154.00	\$258.00	\$387.00	\$653.00	\$1,080.00	\$2,008.00	\$2,806.00	\$4,378.00

Shaded costs above indicate your benefits will reduce at age 70. See your benefit summary for details.



	Semi-Monthly Tobacco Rates per elected amount													
Coverage							Em	ployee ag	e					
amounts	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$10,000	\$0.29	\$0.29	\$0.29	\$0.32	\$0.41	\$0.65	\$1.13	\$1.94	\$2.79	\$4.36	\$7.10	\$11.65	\$17.13	\$27.61
\$20,000	\$0.57	\$0.57	\$0.57	\$0.64	\$0.81	\$1.29	\$2.26	\$3.87	\$5.57	\$8.71	\$14.19	\$23.30	\$34.26	\$55.22
\$30,000	\$0.86	\$0.86	\$0.86	\$0.96	\$1.22	\$1.94	\$3.39	\$5.81	\$8.36	\$13.07	\$21.29	\$34.95	\$51.39	\$82.83
\$40,000	\$1.14	\$1.14	\$1.14	\$1.28	\$1.62	\$2.58	\$4.52	\$7.74	\$11.14	\$17.42	\$28.38	\$46.60	\$68.52	\$110.44
\$50,000	\$1.43	\$1.43	\$1.43	\$1.60	\$2.03	\$3.23	\$5.65	\$9.68	\$13.93	\$21.78	\$35.48	\$58.25	\$85.65	\$138.05
\$60,000	\$1.71	\$1.71	\$1.71	\$1.92	\$2.43	\$3.87	\$6.78	\$11.61	\$16.71	\$26.13	\$42.57	\$69.90	\$102.78	\$165.66
\$70,000	\$2.00	\$2.00	\$2.00	\$2.24	\$2.84	\$4.52	\$7.91	\$13.55	\$19.50	\$30.49	\$49.67	\$81.55	\$119.91	\$193.27
\$80,000	\$2.28	\$2.28	\$2.28	\$2.56	\$3.24	\$5.16	\$9.04	\$15.48	\$22.28	\$34.84	\$56.76	\$93.20	\$137.04	\$220.88
\$90,000	\$2.57	\$2.57	\$2.57	\$2.88	\$3.65	\$5.81	\$10.17	\$17.42	\$25.07	\$39.20	\$63.86	\$104.85	\$154.17	\$248.49
\$100,000	\$2.85	\$2.85	\$2.85	\$3.20	\$4.05	\$6.45	\$11.30	\$19.35	\$27.85	\$43.55	\$70.95	\$116.50	\$171.30	\$276.10
\$110,000	\$3.14	\$3.14	\$3.14	\$3.52	\$4.46	\$7.10	\$12.43	\$21.29	\$30.64	\$47.91	\$78.05	\$128.15	\$188.43	\$303.71
\$120,000	\$3.42	\$3.42	\$3.42	\$3.84	\$4.86	\$7.74	\$13.56	\$23.22	\$33.42	\$52.26	\$85.14	\$139.80	\$205.56	\$331.32
\$130,000	\$3.71	\$3.71	\$3.71	\$4.16	\$5.27	\$8.39	\$14.69	\$25.16	\$36.21	\$56.62	\$92.24	\$151.45	\$222.69	\$358.93
\$140,000	\$3.99	\$3.99	\$3.99	\$4.48	\$5.67	\$9.03	\$15.82	\$27.09	\$38.99	\$60.97	\$99.33	\$163.10	\$239.82	\$386.54
\$150,000	\$4.28	\$4.28	\$4.28	\$4.80	\$6.08	\$9.68	\$16.95	\$29.03	\$41.78	\$65.33	\$106.43	\$174.75	\$256.95	\$414.15
\$160,000	\$4.56	\$4.56	\$4.56	\$5.12	\$6.48	\$10.32	\$18.08	\$30.96	\$44.56	\$69.68	\$113.52	\$186.40	\$274.08	\$441.76
\$170,000	\$4.85	\$4.85	\$4.85	\$5.44	\$6.89	\$10.97	\$19.21	\$32.90	\$47.35	\$74.04	\$120.62	\$198.05	\$291.21	\$469.37
\$390,000	\$11.12	\$11.12	\$11.12	\$12.48	\$15.80	\$25.16	\$44.07	\$75.47	\$108.62	\$169.85	\$276.71	\$454.35	\$668.07	\$1,076.79
\$500,000	\$14.25	\$14.25	\$14.25	\$16.00	\$20.25	\$32.25	\$56.50	\$96.75	\$139.25	\$217.75	\$354.75	\$582.50	\$856.50	\$1,380.50
\$830,000	\$23.66	\$23.66	\$23.66	\$26.56	\$33.62	\$53.54	\$93.79	\$160.61	\$231.16	\$361.47	\$588.89	\$966.95	\$1,421.79	\$2,291.63
\$1,050,000	\$29.93	\$29.93	\$29.93	\$33.60	\$42.53	\$67.73	\$118.65	\$203.18	\$292.43	\$457.28	\$744.98	\$1,223.25	\$1,798.65	\$2,899.05
\$1,270,000	\$36.20	\$36.20	\$36.20	\$40.64	\$51.44	\$81.92	\$143.51	\$245.75	\$353.70	\$553.09	\$901.07	\$1,479.55	\$2,175.51	\$3,506.47
\$1,490,000	\$42.47	\$42.47	\$42.47	\$47.68	\$60.35	\$96.11	\$168.37	\$288.32	\$414.97	\$648.90	\$1,057.16	\$1,735.85	\$2,552.37	\$4,113.89
\$1,710,000	\$48.74	\$48.74	\$48.74	\$54.72	\$69.26	\$110.30	\$193.23	\$330.89	\$476.24	\$744.71	\$1,213.25	\$1,992.15	\$2,929.23	\$4,721.31
\$2,000,000	\$57.00	\$57.00	\$57.00	\$64.00	\$81.00	\$129.00	\$226.00	\$387.00	\$557.00	\$871.00	\$1,419.00	\$2,330.00	\$3,426.00	\$5,522.00

Shaded costs above indicate your benefits will reduce at age 70. See your benefit summary for details.

Spouse Coverage Amounts

Spouse guarantee issue amount is \$50,000. You may purchase up to this amount without having to provide proof of good health.

	Semi-Monthly Non-Tobacco Rates per elected amount													
Coverage						Rates ar	e calculat	ed using t	he Spouse	Age				
amounts	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$5,000	\$0.10	\$0.10	\$0.10	\$0.10	\$0.16	\$0.22	\$0.39	\$0.65	\$0.97	\$1.63	\$2.70	\$5.02	\$7.02	\$10.95
\$10,000	\$0.21	\$0.21	\$0.21	\$0.21	\$0.32	\$0.45	\$0.77	\$1.29	\$1.94	\$3.27	\$5.40	\$10.04	\$14.03	\$21.89
\$15,000	\$0.31	\$0.31	\$0.31	\$0.31	\$0.48	\$0.67	\$1.16	\$1.94	\$2.90	\$4.90	\$8.10	\$15.06	\$21.05	\$32.84
\$20,000	\$0.41	\$0.41	\$0.41	\$0.41	\$0.64	\$0.89	\$1.54	\$2.58	\$3.87	\$6.53	\$10.80	\$20.08	\$28.06	\$43.78
\$25,000	\$0.51	\$0.51	\$0.51	\$0.51	\$0.80	\$1.11	\$1.93	\$3.23	\$4.84	\$8.16	\$13.50	\$25.10	\$35.08	\$54.73
\$30,000	\$0.62	\$0.62	\$0.62	\$0.62	\$0.96	\$1.34	\$2.31	\$3.87	\$5.81	\$9.80	\$16.20	\$30.12	\$42.09	\$65.67
\$35,000	\$0.72	\$0.72	\$0.72	\$0.72	\$1.12	\$1.56	\$2.70	\$4.52	\$6.77	\$11.43	\$18.90	\$35.14	\$49.11	\$76.62
\$40,000	\$0.82	\$0.82	\$0.82	\$0.82	\$1.28	\$1.78	\$3.08	\$5.16	\$7.74	\$13.06	\$21.60	\$40.16	\$56.12	\$87.56
\$45,000	\$0.92	\$0.92	\$0.92	\$0.92	\$1.44	\$2.00	\$3.47	\$5.81	\$8.71	\$14.69	\$24.30	\$45.18	\$63.14	\$98.51
\$50,000	\$1.03	\$1.03	\$1.03	\$1.03	\$1.60	\$2.23	\$3.85	\$6.45	\$9.68	\$16.33	\$27.00	\$50.20	\$70.15	\$109.45
\$55,000	\$1.13	\$1.13	\$1.13	\$1.13	\$1.76	\$2.45	\$4.24	\$7.10	\$10.64	\$17.96	\$29.70	\$55.22	\$77.17	\$120.40
\$60,000	\$1.23	\$1.23	\$1.23	\$1.23	\$1.92	\$2.67	\$4.62	\$7.74	\$11.61	\$19.59	\$32.40	\$60.24	\$84.18	\$131.34
\$65,000	\$1.33	\$1.33	\$1.33	\$1.33	\$2.08	\$2.89	\$5.01	\$8.39	\$12.58	\$21.22	\$35.10	\$65.26	\$91.20	\$142.29
\$70,000	\$1.44	\$1.44	\$1.44	\$1.44	\$2.24	\$3.12	\$5.39	\$9.03	\$13.55	\$22.86	\$37.80	\$70.28	\$98.21	\$153.23
\$75,000	\$1.54	\$1.54	\$1.54	\$1.54	\$2.40	\$3.34	\$5.78	\$9.68	\$14.51	\$24.49	\$40.50	\$75.30	\$105.23	\$164.18
\$80,000	\$1.64	\$1.64	\$1.64	\$1.64	\$2.56	\$3.56	\$6.16	\$10.32	\$15.48	\$26.12	\$43.20	\$80.32	\$112.24	\$175.12
\$85,000	\$1.74	\$1.74	\$1.74	\$1.74	\$2.72	\$3.78	\$6.55	\$10.97	\$16.45	\$27.75	\$45.90	\$85.34	\$119.26	\$186.07
\$105,000	\$2.15	\$2.15	\$2.15	\$2.15	\$3.36	\$4.67	\$8.09	\$13.55	\$20.32	\$34.28	\$56.70	\$105.42	\$147.32	\$229.85
\$125,000	\$2.56	\$2.56	\$2.56	\$2.56	\$4.00	\$5.56	\$9.63	\$16.13	\$24.19	\$40.81	\$67.50	\$125.50	\$175.38	\$273.63
\$145,000	\$2.97	\$2.97	\$2.97	\$2.97	\$4.64	\$6.45	\$11.17	\$18.71	\$28.06	\$47.34	\$78.30	\$145.58	\$203.44	\$317.41
\$165,000	\$3.38	\$3.38	\$3.38	\$3.38	\$5.28	\$7.34	\$12.71	\$21.29	\$31.93	\$53.87	\$89.10	\$165.66	\$231.50	\$361.19
\$185,000	\$3.79	\$3.79	\$3.79	\$3.79	\$5.92	\$8.23	\$14.25	\$23.87	\$35.80	\$60.40	\$99.90	\$185.74	\$259.56	\$404.97
\$205,000	\$4.20	\$4.20	\$4.20	\$4.20	\$6.56	\$9.12	\$15.79	\$26.45	\$39.67	\$66.93	\$110.70	\$205.82	\$287.62	\$448.75
\$225,000	\$4.61	\$4.61	\$4.61	\$4.61	\$7.20	\$10.01	\$17.33	\$29.03	\$43.54	\$73.46	\$121.50	\$225.90	\$315.68	\$492.53
\$250,000	\$5.13	\$5.13	\$5.13	\$5.13	\$8.00	\$11.13	\$19.25	\$32.25	\$48.38	\$81.63	\$135.00	\$251.00	\$350.75	\$547.25

	Semi-Monthly Tobacco Rates per elected amount													
Coverage						Rates a	re calculat	ed using t	he Spouse	Age				
amounts	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$5,000	\$0.14	\$0.14	\$0.14	\$0.16	\$0.20	\$0.32	\$0.57	\$0.97	\$1.44	\$2.18	\$3.55	\$5.83	\$8.57	\$13.81
\$10,000	\$0.29	\$0.29	\$0.29	\$0.32	\$0.41	\$0.65	\$1.13	\$1.94	\$2.89	\$4.36	\$7.10	\$11.65	\$17.13	\$27.61
\$15,000	\$0.43	\$0.43	\$0.43	\$0.48	\$0.61	\$0.97	\$1.70	\$2.90	\$4.33	\$6.53	\$10.64	\$17.48	\$25.70	\$41.42
\$20,000	\$0.57	\$0.57	\$0.57	\$0.64	\$0.81	\$1.29	\$2.26	\$3.87	\$5.77	\$8.71	\$14.19	\$23.30	\$34.26	\$55.22
\$25,000	\$0.71	\$0.71	\$0.71	\$0.80	\$1.01	\$1.61	\$2.83	\$4.84	\$7.21	\$10.89	\$17.74	\$29.13	\$42.83	\$69.03
\$30,000	\$0.86	\$0.86	\$0.86	\$0.96	\$1.22	\$1.94	\$3.39	\$5.81	\$8.66	\$13.07	\$21.29	\$34.95	\$51.39	\$82.83
\$35,000	\$1.00	\$1.00	\$1.00	\$1.12	\$1.42	\$2.26	\$3.96	\$6.77	\$10.10	\$15.24	\$24.83	\$40.78	\$59.96	\$96.64
\$40,000	\$1.14	\$1.14	\$1.14	\$1.28	\$1.62	\$2.58	\$4.52	\$7.74	\$11.54	\$17.42	\$28.38	\$46.60	\$68.52	\$110.44
\$45,000	\$1.28	\$1.28	\$1.28	\$1.44	\$1.82	\$2.90	\$5.09	\$8.71	\$12.98	\$19.60	\$31.93	\$52.43	\$77.09	\$124.25
\$50,000	\$1.43	\$1.43	\$1.43	\$1.60	\$2.03	\$3.23	\$5.65	\$9.68	\$14.43	\$21.78	\$35.48	\$58.25	\$85.65	\$138.05
\$55,000	\$1.57	\$1.57	\$1.57	\$1.76	\$2.23	\$3.55	\$6.22	\$10.64	\$15.87	\$23.95	\$39.02	\$64.08	\$94.22	\$151.86
\$60,000	\$1.71	\$1.71	\$1.71	\$1.92	\$2.43	\$3.87	\$6.78	\$11.61	\$17.31	\$26.13	\$42.57	\$69.90	\$102.78	\$165.66
\$65,000	\$1.85	\$1.85	\$1.85	\$2.08	\$2.63	\$4.19	\$7.35	\$12.58	\$18.75	\$28.31	\$46.12	\$75.73	\$111.35	\$179.47
\$70,000	\$2.00	\$2.00	\$2.00	\$2.24	\$2.84	\$4.52	\$7.91	\$13.55	\$20.20	\$30.49	\$49.67	\$81.55	\$119.91	\$193.27
\$75,000	\$2.14	\$2.14	\$2.14	\$2.40	\$3.04	\$4.84	\$8.48	\$14.51	\$21.64	\$32.66	\$53.21	\$87.38	\$128.48	\$207.08
\$80,000	\$2.28	\$2.28	\$2.28	\$2.56	\$3.24	\$5.16	\$9.04	\$15.48	\$23.08	\$34.84	\$56.76	\$93.20	\$137.04	\$220.88
\$85,000	\$2.42	\$2.42	\$2.42	\$2.72	\$3.44	\$5.48	\$9.61	\$16.45	\$24.52	\$37.02	\$60.31	\$99.03	\$145.61	\$234.69
\$105,000	\$2.99	\$2.99	\$2.99	\$3.36	\$4.25	\$6.77	\$11.87	\$20.32	\$30.29	\$45.73	\$74.50	\$122.33	\$179.87	\$289.91
\$125,000	\$3.56	\$3.56	\$3.56	\$4.00	\$5.06	\$8.06	\$14.13	\$24.19	\$36.06	\$54.44	\$88.69	\$145.63	\$214.13	\$345.13
\$145,000	\$4.13	\$4.13	\$4.13	\$4.64	\$5.87	\$9.35	\$16.39	\$28.06	\$41.83	\$63.15	\$102.88	\$168.93	\$248.39	\$400.35
\$165,000	\$4.70	\$4.70	\$4.70	\$5.28	\$6.68	\$10.64	\$18.65	\$31.93	\$47.60	\$71.86	\$117.07	\$192.23	\$282.65	\$455.57
\$185,000	\$5.27	\$5.27	\$5.27	\$5.92	\$7.49	\$11.93	\$20.91	\$35.80	\$53.37	\$80.57	\$131.26	\$215.53	\$316.91	\$510.79
\$205,000	\$5.84	\$5.84	\$5.84	\$6.56	\$8.30	\$13.22	\$23.17	\$39.67	\$59.14	\$89.28	\$145.45	\$238.83	\$351.17	\$566.01
\$225,000	\$6.41	\$6.41	\$6.41	\$7.20	\$9.11	\$14.51	\$25.43	\$43.54	\$64.91	\$97.99	\$159.64	\$262.13	\$385.43	\$621.23
\$250,000	\$7.13	\$7.13	\$7.13	\$8.00	\$10.13	\$16.13	\$28.25	\$48.38	\$72.13	\$108.88	\$177.38	\$291.25	\$428.25	\$690.25

Child Coverage Amounts

All amounts of child coverage are guarantee issue without providing proof of good health.

Semi-Monthly rates per elected amount for Dependent Child Benefit									
\$5,000 \$10,000									
\$0.50 \$1.00									

Voluntary Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance pays benefits if you die or are seriously injured as a result of a covered accident.

Semi-Monthly Rates per elected amount											
Emplo	yee	Spou	Spouse								
\$10,000	\$0.07	\$5,000	\$0.03	\$5,000	\$0.03						
\$20,000	\$0.13	\$10,000	\$0.07	\$10,000	\$0.06						
\$30,000	\$0.20	\$15,000	\$0.10								
\$40,000	\$0.26	\$20,000	\$0.13								
\$50,000	\$0.33	\$25,000	\$0.16								
\$60,000	\$0.39	\$30,000	\$0.20								
\$70,000	\$0.46	\$35,000	\$0.23								
\$80,000	\$0.52	\$40,000	\$0.26								
\$90,000	\$0.59	\$45,000	\$0.29								
\$100,000	\$0.65	\$50,000	\$0.33								
\$110,000	\$0.72	\$55,000	\$0.36								
\$120,000	\$0.78	\$60,000	\$0.39								
\$130,000	\$0.85	\$65,000	\$0.42								

Se	Semi-Monthly Rates per elected amount											
Emplo	yee	Spoι	Child									
\$140,000	\$0.91	\$70,000	\$0.46									
\$150,000	\$0.98	\$75,000	\$0.49									
\$160,000	\$1.04	\$80,000	\$0.52									
\$170,000	\$1.11	\$85,000	\$0.55									
\$390,000	\$2.54	\$105,000	\$0.68									
\$610,000	\$3.97	\$125,000	\$0.81									
\$830,000	\$5.40	\$145,000	\$0.94									
\$1,050,000	\$6.83	\$165,000	\$1.07									
\$1,270,000	\$8.26	\$185,000	\$1.20									
\$1,490,000	\$9.69	\$205,000	\$1.33									
\$1,710,000	\$11.12	\$225,000	\$1.46									
\$2,000,000	\$13.00	\$250,000	\$1.63									

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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New York Life Insurance Company

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