

Voluntary product costs.

Prepared for the employees of <Client Name>.

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

<Voluntary Term Life> and <Accidental Death and Dismemberment (AD&D) insurance from New York Life Group Benefit Solutions (NYL GBS).>

Employee Coverage Amounts

<Term life can help protect your loved ones' financial health if you are no longer there to support them.> <Accidental Death and Dismemberment (AD&D) insurance pays benefits if you die or are seriously injured as a result of a covered accident.> <Employee guarantee issue amount is <GI Amount>, you may purchase up to this amount without having to provide proof of good health.>

<Pay period> Rates per elected amount																	
Coverage amounts	Employee age																
	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	85-89	90-94	95-99
\$50,000	\$1.15	\$1.15	\$1.15	\$1.55	\$2.15	\$3.14	\$4.73	\$7.92	\$12.12	\$16.11	\$25.87	\$45.99	\$76.68	\$76.68	\$76.68	\$76.68	\$76.68
\$60,000	\$1.38	\$1.38	\$1.38	\$1.86	\$2.58	\$3.77	\$5.68	\$9.50	\$14.54	\$19.33	\$31.04	\$55.19	\$92.02	\$92.02	\$92.02	\$92.02	\$92.02
\$70,000	\$1.62	\$1.62	\$1.62	\$2.16	\$3.00	\$4.39	\$6.62	\$11.08	\$16.96	\$22.55	\$36.22	\$64.39	\$107.36	\$107.36	\$107.36	\$107.36	\$107.36
\$80,000	\$1.85	\$1.85	\$1.85	\$2.47	\$3.43	\$5.02	\$7.57	\$12.66	\$19.38	\$25.77	\$41.39	\$73.59	\$122.70	\$122.70	\$122.70	\$122.70	\$122.70
\$90,000	\$2.08	\$2.08	\$2.08	\$2.78	\$3.86	\$5.65	\$8.52	\$14.24	\$21.81	\$28.99	\$46.56	\$82.79	\$138.03	\$138.03	\$138.03	\$138.03	\$138.03
\$100,000	\$2.31	\$2.31	\$2.31	\$3.09	\$4.29	\$6.28	\$9.46	\$15.83	\$24.23	\$32.22	\$51.74	\$91.98	\$153.37	\$153.37	\$153.37	\$153.37	\$153.37
\$110,000	\$2.54	\$2.54	\$2.54	\$3.40	\$4.72	\$6.90	\$10.41	\$17.41	\$26.65	\$35.44	\$56.91	\$101.18	\$168.71	\$168.71	\$168.71	\$168.71	\$168.71
\$120,000	\$2.77	\$2.77	\$2.77	\$3.71	\$5.15	\$7.53	\$11.35	\$19.00	\$29.08	\$38.66	\$62.09	\$110.38	\$184.04	\$184.04	\$184.04	\$184.04	\$184.04
\$130,000	\$3.00	\$3.00	\$3.00	\$4.02	\$5.58	\$8.16	\$12.30	\$20.58	\$31.50	\$41.88	\$77.26	\$119.58	\$199.38	\$199.38	\$199.38	\$199.38	\$199.38
\$140,000	\$3.23	\$3.23	\$3.23	\$4.33	\$6.01	\$8.79	\$13.25	\$22.16	\$33.92	\$45.10	\$72.43	\$128.78	\$214.72	\$214.72	\$214.72	\$214.72	\$214.72
\$150,000	\$3.46	\$3.46	\$3.46	\$4.64	\$6.44	\$9.42	\$14.19	\$23.75	\$36.35	\$48.32	\$77.61	\$137.98	\$230.05	\$230.05	\$230.05	\$230.05	\$230.05
\$160,000	\$3.69	\$3.69	\$3.69	\$4.95	\$6.87	\$10.04	\$15.14	\$25.33	\$38.77	\$51.54	\$82.78	\$147.18	\$245.39	\$245.39	\$245.39	\$245.39	\$245.39
\$170,000	\$3.92	\$3.92	\$3.92	\$5.26	\$7.30	\$10.67	\$16.08	\$26.91	\$41.19	\$54.77	\$87.96	\$156.37	\$260.73	\$260.73	\$260.73	\$260.73	\$260.73
\$210,000	\$4.85	\$4.85	\$4.85	\$6.49	\$9.01	\$13.18	\$19.87	\$33.24	\$50.88	\$67.65	\$108.65	\$193.17	\$322.08	\$322.08	\$322.08	\$322.08	\$322.08
\$250,000	\$5.77	\$5.77	\$5.77	\$7.73	\$10.73	\$15.69	\$23.65	\$39.58	\$60.58	\$80.54	\$129.35	\$229.96	\$383.42	\$383.42	\$383.42	\$383.42	\$383.42
\$290,000	\$6.69	\$6.69	\$6.69	\$8.97	\$12.45	\$18.20	\$27.44	\$45.91	\$70.27	\$93.42	\$150.04	\$266.76	\$444.77	\$444.77	\$444.77	\$444.77	\$444.77
\$330,000	\$7.62	\$7.62	\$7.62	\$10.20	\$14.16	\$20.71	\$31.22	\$52.24	\$79.96	\$106.31	\$170.74	\$303.55	\$506.12	\$506.12	\$506.12	\$506.12	\$506.12
\$370,000	\$8.54	\$8.54	\$8.54	\$11.44	\$15.88	\$23.22	\$35.01	\$58.57	\$89.65	\$119.20	\$191.43	\$340.34	\$567.47	\$567.47	\$567.47	\$567.47	\$567.47
\$410,000	\$9.46	\$9.46	\$9.46	\$12.68	\$17.60	\$25.74	\$38.79	\$64.91	\$99.35	\$132.08	\$212.13	\$377.44	\$628.81	\$628.81	\$628.81	\$628.81	\$628.81
\$550,000	\$11.54	\$11.54	\$11.54	\$15.46	\$21.46	\$31.38	\$47.31	\$79.15	\$121.15	\$258.69	\$459.92	\$766.85	\$766.85	\$766.85	\$766.85	\$766.85	\$766.85

<The employee's NYL GBS Voluntary Term Life insurance costs above include an equal amount of Voluntary Accidental Death and Dismemberment (AD&D) insurance.>
<Shaded costs above indicate your benefits will reduce at age <95>. See your benefit summary for details.>



GROUP BENEFIT SOLUTIONS

Spouse Coverage Amounts

<Spouse guarantee issue amount is <Spouse GI Amount>, you may purchase up to this amount without having to provide proof of good health.>

Bi-weekly rates per elected amount																	
Coverage amounts	Rates are calculated using the <Spouse Age> / <Employee Age>																
	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	85-89	90-94	95-99
\$10,000	\$0.25	\$0.25	\$0.25	\$0.33	\$0.45	\$0.65	\$0.97	\$1.61	\$2.45	\$3.24	\$5.20	\$9.22	\$15.36	\$15.36	\$15.36	\$15.36	\$15.36
\$20,000	\$0.51	\$0.51	\$0.51	\$0.66	\$0.90	\$1.30	\$1.94	\$3.21	\$4.89	\$6.49	\$10.39	\$18.44	\$30.72	\$30.72	\$30.72	\$30.72	\$30.72
\$30,000	\$0.76	\$0.76	\$0.76	\$1.00	\$1.36	\$1.95	\$2.91	\$4.82	\$7.34	\$9.73	\$15.59	\$27.66	\$46.08	\$46.08	\$46.08	\$46.08	\$46.08
\$40,000	\$1.02	\$1.02	\$1.02	\$1.33	\$1.81	\$2.60	\$3.88	\$6.42	\$9.78	\$12.98	\$20.79	\$36.89	\$61.44	\$61.44	\$61.44	\$61.44	\$61.44
\$50,000	\$1.27	\$1.27	\$1.27	\$1.66	\$2.26	\$3.25	\$4.85	\$8.03	\$12.23	\$16.22	\$25.98	\$46.11	\$76.80	\$76.80	\$76.80	\$76.80	\$76.80

<The NYL GBS Voluntary Term Life insurance costs above include an equal amount of Voluntary Accidental Death and Dismemberment (AD&D) insurance.>
 <Shaded costs above indicate your benefits will reduce at age <95>. See your benefit summary for details.>

<Bi-weekly> rates per elected amount for Spouse Benefit				
<\$1,000>	<\$2,000>	<\$3,000>	<\$5,000>	<\$10,000>
<\$.20>	<\$.40>	<\$.50>	<\$1.00>	<\$2.00>

Dependent Child Coverage Amounts

<Voluntary Term Life Dependent Child Coverage Amount Examples or AD&D>

<Bi-weekly> rates per elected amount for Dependent Child Benefit				
<\$1,000>	<\$2,000>	<\$3,000>	<\$5,000>	<\$10,000>
<\$.20>	<\$.40>	<\$.50>	<\$1.00>	<\$2.00>

Family Benefit Coverage Amounts

<Spouse guarantee issue amount is <Spouse GI Amount>, you may purchase up to this amount without having to provide proof of good health.>

<Bi-weekly> rates per elected amount for Family Benefit				
<\$1,000>	<\$.045>	<\$5,000>	<\$.225>	
<\$5,000>	<\$.225>	<\$5,000>	<\$.225>	
<\$5,000>	<\$.225>	<\$5,000>	<\$.225>	
<\$5,000>	<\$.225>	<\$5,000>	<\$.225>	
<\$5,000>	<\$.225>	<\$5,000>	<\$.225>	
<\$5,000>	<\$.225>	<\$5,000>	<\$.225>	

<Voluntary Term Life Family Coverage Amount Examples or AD&D>

<Bi-weekly> rates per elected amount for Family Benefit			
Spouse	Dependent Child	Spouse	Dependent Child
<\$1,000>	<\$2,000>	<\$3,000>	<\$5,000>
<\$.20>		<\$1.00>	

<Voluntary Short-Term Disability (STD) insurance>

<Short-term disability coverage pays benefits when you're disabled due to a covered injury or illness and are unable to work.>

<Your STD plan covers <Percentage> of weekly covered <earnings> <payroll> to a maximum benefit of <Max Benefit> per week.>

<Pay period> rates per elected amount		
Sample annual salary	Gross weekly benefit	Employee
\$20,000	\$192.31	\$4.62
\$42,000	\$403.85	\$9.69
\$64,000	\$615.38	\$14.77
\$86,000	\$826.92	\$19.85
\$108,000	\$1,000.00	\$24.00
\$130,000	\$1,000.00	\$24.00
\$152,000	\$1,000.00	\$24.00
\$174,000	\$1,000.00	\$24.00
\$196,000	\$1,000.00	\$24.00
\$218,000	\$1,000.00	\$24.00

<Pay period> rates per elected amount		
Sample annual salary	Gross weekly benefit	Employee
\$240,000	\$1,000.00	\$24.00
\$262,000	\$1,000.00	\$24.00
\$284,000	\$1,000.00	\$24.00
\$306,000	\$1,000.00	\$24.00
\$328,000	\$1,000.00	\$24.00
\$350,000	\$1,000.00	\$24.00
\$372,000	\$1,000.00	\$24.00
\$394,000	\$1,000.00	\$24.00
\$416,000	\$1,000.00	\$24.00
\$450,000	\$1,000.00	\$24.00

<Dual Plan Option>

<Pay period> rates per elected amount for Option 1			<Pay period> rates per elected amount for Option 2		
Sample annual salary	Gross weekly benefit	Employee	Sample annual salary	Gross weekly benefit	Employee
\$20,000	\$192.31	\$4.62	\$20,000	\$192.31	\$4.62
\$42,000	\$403.85	\$9.69	\$42,000	\$403.85	\$9.69
\$64,000	\$615.38	\$14.77	\$64,000	\$615.38	\$14.77
\$86,000	\$826.92	\$19.85	\$86,000	\$826.92	\$19.85
\$108,000	\$1,000.00	\$24.00	\$108,000	\$1,000.00	\$24.00
\$130,000	\$1,000.00	\$24.00	\$130,000	\$1,000.00	\$24.00
\$152,000	\$1,000.00	\$24.00	\$152,000	\$1,000.00	\$24.00
\$174,000	\$1,000.00	\$24.00	\$174,000	\$1,000.00	\$24.00
\$196,000	\$1,000.00	\$24.00	\$196,000	\$1,000.00	\$24.00
\$218,000	\$1,000.00	\$24.00	\$218,000	\$1,000.00	\$24.00
\$240,000	\$1,000.00	\$24.00	\$240,000	\$1,000.00	\$24.00
\$262,000	\$1,000.00	\$24.00	\$262,000	\$1,000.00	\$24.00
\$284,000	\$1,000.00	\$24.00	\$284,000	\$1,000.00	\$24.00
\$306,000	\$1,000.00	\$24.00	\$306,000	\$1,000.00	\$24.00
\$328,000	\$1,000.00	\$24.00	\$328,000	\$1,000.00	\$24.00
\$350,000	\$1,000.00	\$24.00	\$350,000	\$1,000.00	\$24.00
\$372,000	\$1,000.00	\$24.00	\$372,000	\$1,000.00	\$24.00
\$394,000	\$1,000.00	\$24.00	\$394,000	\$1,000.00	\$24.00
\$416,000	\$1,000.00	\$24.00	\$416,000	\$1,000.00	\$24.00
\$450,000	\$1,000.00	\$24.00	\$450,000	\$1,000.00	\$24.00

<Units plan table>

<Pay period> rates per elected amount															
Sample annual salary	Gross monthly benefit	Employee age													
		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+
\$20,000	\$1,000	\$1.94	\$1.94	\$2.34	\$3.19	\$4.38	\$5.87	\$7.92	\$9.80	\$10.88	\$13.45	\$13.45	\$13.45	\$13.45	\$13.45
\$42,000	\$2,100	\$4.07	\$4.07	\$4.91	\$6.70	\$9.21	\$12.33	\$16.62	\$20.58	\$22.84	\$28.24	\$28.24	\$28.24	\$28.24	\$28.24
\$64,000	\$3,200	\$6.20	\$6.20	\$7.48	\$10.22	\$14.03	\$18.78	\$25.33	\$31.36	\$34.81	\$43.03	\$43.03	\$43.03	\$43.03	\$43.03
\$86,000	\$4,300	\$8.34	\$8.34	\$10.06	\$13.73	\$18.65	\$25.24	\$34.04	\$42.14	\$46.77	\$57.82	\$57.82	\$57.82	\$57.82	\$57.82
\$108,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$130,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$152,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23

<Dual units plan table>

<Pay period> rates per elected amount for Option 1															
Sample annual salary	Gross monthly benefit	Employee age													
		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+
\$20,000	\$1,000	\$1.94	\$1.94	\$2.34	\$3.19	\$4.38	\$5.87	\$7.92	\$9.80	\$10.88	\$13.45	\$13.45	\$13.45	\$13.45	\$13.45
\$42,000	\$2,100	\$4.07	\$4.07	\$4.91	\$6.70	\$9.21	\$12.33	\$16.62	\$20.58	\$22.84	\$28.24	\$28.24	\$28.24	\$28.24	\$28.24
\$64,000	\$3,200	\$6.20	\$6.20	\$7.48	\$10.22	\$14.03	\$18.78	\$25.33	\$31.36	\$34.81	\$43.03	\$43.03	\$43.03	\$43.03	\$43.03
\$86,000	\$4,300	\$8.34	\$8.34	\$10.06	\$13.73	\$18.65	\$25.24	\$34.04	\$42.14	\$46.77	\$57.82	\$57.82	\$57.82	\$57.82	\$57.82
\$108,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$130,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$152,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23

<Pay period> rates per elected amount for Option 2															
Sample annual salary	Gross monthly benefit	Employee age													
		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+
\$20,000	\$1,000	\$1.94	\$1.94	\$2.34	\$3.19	\$4.38	\$5.87	\$7.92	\$9.80	\$10.88	\$13.45	\$13.45	\$13.45	\$13.45	\$13.45
\$42,000	\$2,100	\$4.07	\$4.07	\$4.91	\$6.70	\$9.21	\$12.33	\$16.62	\$20.58	\$22.84	\$28.24	\$28.24	\$28.24	\$28.24	\$28.24
\$64,000	\$3,200	\$6.20	\$6.20	\$7.48	\$10.22	\$14.03	\$18.78	\$25.33	\$31.36	\$34.81	\$43.03	\$43.03	\$43.03	\$43.03	\$43.03
\$86,000	\$4,300	\$8.34	\$8.34	\$10.06	\$13.73	\$18.65	\$25.24	\$34.04	\$42.14	\$46.77	\$57.82	\$57.82	\$57.82	\$57.82	\$57.82
\$108,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$130,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$152,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23

<Voluntary Long-Term Disability (LTD) insurance>

<Long-term disability coverage pays benefits when you're disabled due to a covered injury or illness and are unable to work.>

<Your LTD plan covers <Percentage> of monthly covered earnings to a maximum benefit of <Max Benefit> per month.>

		<Pay period> rates per elected amount													
Sample annual salary	Gross monthly benefit	Employee age													
		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+
\$20,000	\$1,000	\$1.94	\$1.94	\$2.34	\$3.19	\$4.38	\$5.87	\$7.92	\$9.80	\$10.88	\$13.45	\$13.45	\$13.45	\$13.45	\$13.45
\$42,000	\$2,100	\$4.07	\$4.07	\$4.91	\$6.70	\$9.21	\$12.33	\$16.62	\$20.58	\$22.84	\$28.24	\$28.24	\$28.24	\$28.24	\$28.24
\$64,000	\$3,200	\$6.20	\$6.20	\$7.48	\$10.22	\$14.03	\$18.78	\$25.33	\$31.36	\$34.81	\$43.03	\$43.03	\$43.03	\$43.03	\$43.03
\$86,000	\$4,300	\$8.34	\$8.34	\$10.06	\$13.73	\$18.65	\$25.24	\$34.04	\$42.14	\$46.77	\$57.82	\$57.82	\$57.82	\$57.82	\$57.82
\$108,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$130,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$152,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$174,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$196,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$218,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$240,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$262,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$284,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$306,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$328,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$350,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$372,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$394,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$416,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$450,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23

<Dual Plan Option for LTD>

<Pay period> rates per elected amount for Option 1															
Sample annual salary	Gross monthly benefit	Employee age													
		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+
\$174,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$196,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$218,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$240,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$262,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$284,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$306,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$328,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$350,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$372,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$394,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$416,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$450,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23

<Pay period> rates per elected amount for Option 2															
Sample annual salary	Gross monthly benefit	Employee age													
		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+
\$174,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$196,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$218,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$240,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$262,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$284,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$306,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$328,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$350,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$372,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$394,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$416,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
\$450,000	\$5,000	\$9.69	\$9.69	\$11.69	\$15.96	\$21.92	\$29.35	\$39.58	\$49.00	\$54.38	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding and individual tax situations. 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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