Plan Highlights

Group Supplemental and Dependent Life Insurance



Chester Community Charter School

ELIGIBILITY

As Defined by the Employer.
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 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, not to exceed 5 times earnings.

Spouse: Choose from a minimum of $5,000, a maximum of $500,000 in $5,000 increments, not to exceed 100% of employee amount.

Child(ren): Birth but less than 6 months: $1,000; 6 months through age 26: $5,000 to $10,000 in increments of $5,000.

GUARANTEED ISSUE

Initial eligibility period only

Employee:
Under age 60: $100,000
Age 60 but less than age 70: $20,000
Age 70 and over: none
Spouse:
Under age 60: $20,000
Age 60 but less than age 70: none
Age 70 and over: none
Child(ren): $10,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70	65%
75	50%

FEATURES

- Imminent Death Benefit
- Conversion Privilege
- Portability
- Waiver of Premium

VALUE-ADDED SERVICES

- Bereavement Counseling Services
- Travel Assistance Services

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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 Insurance
Premium Table

Plan Holder: Chester Community Charter School

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 your age at your last birthday.
- Employee and spouse rates change as insured moves 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+
$10,000	$0.60	$0.60	$0.80	$1.00	$1.60	$2.30	$3.90	$6.80	$10.60	$16.70	$26.70	$47.30	$47.30
$20,000	$1.20	$1.20	$1.60	$2.00	$3.20	$4.60	$7.80	$13.60	$21.20	$33.40	$53.40	$94.60	$94.60
$30,000	$1.80	$1.80	$2.40	$3.00	$4.80	$6.90	$11.70	$20.40	$31.80	$50.10	$80.10	$141.90	$141.90
$40,000	$2.40	$2.40	$3.20	$4.00	$6.40	$9.20	$15.60	$27.20	$42.40	$66.80	$106.80	$189.20	$189.20
$50,000	$3.00	$3.00	$4.00	$5.00	$8.00	$11.50	$19.50	$34.00	$53.00	$83.50	$133.50	$236.50	$236.50
$60,000	$3.60	$3.60	$4.80	$6.00	$9.60	$13.80	$23.40	$40.80	$63.60	$100.20	$160.20	$283.80	$283.80
$70,000	$4.20	$4.20	$5.60	$7.00	$11.20	$16.10	$27.30	$47.60	$74.20	$116.90	$186.90	$331.10	$331.10
$80,000	$4.80	$4.80	$6.40	$8.00	$12.80	$18.40	$31.20	$54.40	$84.80	$133.60	$213.60	$378.40	$378.40
$90,000	$5.40	$5.40	$7.20	$9.00	$14.40	$20.70	$35.10	$61.20	$95.40	$150.30	$240.30	$425.70	$425.70
$100,000	$6.00	$6.00	$8.00	$10.00	$16.00	$23.00	$39.00	$68.00	$106.00	$167.00	$267.00	$473.00	$473.00
$110,000	$6.60	$6.60	$8.80	$11.00	$17.60	$25.30	$42.90	$74.80	$116.60	$183.70	$293.70	$520.30	$520.30
$120,000	$7.20	$7.20	$9.60	$12.00	$19.20	$27.60	$46.80	$81.60	$127.20	$200.40	$320.40	$567.60	$567.60
$130,000	$7.80	$7.80	$10.40	$13.00	$20.80	$29.90	$50.70	$88.40	$137.80	$217.10	$347.10	$614.90	$614.90
$140,000	$8.40	$8.40	$11.20	$14.00	$22.40	$32.20	$54.60	$95.20	$148.40	$233.80	$373.80	$662.20	$662.20
$150,000	$9.00	$9.00	$12.00	$15.00	$24.00	$34.50	$58.50	$102.00	$159.00	$250.50	$400.50	$709.50	$709.50
$160,000	$9.60	$9.60	$12.80	$16.00	$25.60	$36.80	$62.40	$108.80	$169.60	$267.20	$427.20	$756.80	$756.80
$170,000	$10.20	$10.20	$13.60	$17.00	$27.20	$39.10	$66.30	$115.60	$180.20	$283.90	$453.90	$804.10	$804.10
$180,000	$10.80	$10.80	$14.40	$18.00	$28.80	$41.40	$70.20	$122.40	$190.80	$300.60	$480.60	$851.40	$851.40
$190,000	$11.40	$11.40	$15.20	$19.00	$30.40	$43.70	$74.10	$129.20	$201.40	$317.30	$507.30	$898.70	$898.70
$200,000	$12.00	$12.00	$16.00	$20.00	$32.00	$46.00	$78.00	$136.00	$212.00	$334.00	$534.00	$946.00	$946.00
$210,000	$12.60	$12.60	$16.80	$21.00	$33.60	$48.30	$81.90	$142.80	$222.60	$350.70	$560.70	$993.30	$993.30
$220,000	$13.20	$13.20	$17.60	$22.00	$35.20	$50.60	$85.80	$149.60	$233.20	$367.40	$587.40	$1,040.60	$1,040.60
$230,000	$13.80	$13.80	$18.40	$23.00	$36.80	$52.90	$89.70	$156.40	$243.80	$384.10	$614.10	$1,087.90	$1,087.90
$240,000	$14.40	$14.40	$19.20	$24.00	$38.40	$55.20	$93.60	$163.20	$254.40	$400.80	$640.80	$1,135.20	$1,135.20
$250,000	$15.00	$15.00	$20.00	$25.00	$40.00	$57.50	$97.50	$170.00	$265.00	$417.50	$667.50	$1,182.50	$1,182.50
$260,000	$15.60	$15.60	$20.80	$26.00	$41.60	$59.80	$101.40	$176.80	$275.60	$434.20	$694.20	$1,229.80	$1,229.80
$270,000	$16.20	$16.20	$21.60	$27.00	$43.20	$62.10	$105.30	$183.60	$286.20	$450.90	$720.90	$1,277.10	$1,277.10
$280,000	$16.80	$16.80	$22.40	$28.00	$44.80	$64.40	$109.20	$190.40	$296.80	$467.60	$747.60	$1,324.40	$1,324.40
$290,000	$17.40	$17.40	$23.20	$29.00	$46.40	$66.70	$113.10	$197.20	$307.40	$484.30	$774.30	$1,371.70	$1,371.70
$300,000	$18.00	$18.00	$24.00	$30.00	$48.00	$69.00	$117.00	$204.00	$318.00	$501.00	$801.00	$1,419.00	$1,419.00
$310,000	$18.60	$18.60	$24.80	$31.00	$49.60	$71.30	$120.90	$210.80	$328.60	$517.70	$827.70	$1,466.30	$1,466.30
$320,000	$19.20	$19.20	$25.60	$32.00	$51.20	$73.60	$124.80	$217.60	$339.20	$534.40	$854.40	$1,513.60	$1,513.60
$330,000	$19.80	$19.80	$26.40	$33.00	$52.80	$75.90	$128.70	$224.40	$349.80	$551.10	$881.10	$1,560.90	$1,560.90
$340,000	$20.40	$20.40	$27.20	$34.00	$54.40	$78.20	$132.60	$231.20	$360.40	$567.80	$907.80	$1,608.20	$1,608.20
$350,000	$21.00	$21.00	$28.00	$35.00	$56.00	$80.50	$136.50	$238.00	$371.00	$584.50	$934.50	$1,655.50	$1,655.50
$360,000	$21.60	$21.60	$28.80	$36.00	$57.60	$82.80	$140.40	$244.80	$381.60	$601.20	$961.20	$1,702.80	$1,702.80
$370,000	$22.20	$22.20	$29.60	$37.00	$59.20	$85.10	$144.30	$251.60	$392.20	$617.90	$987.90	$1,750.10	$1,750.10
$380,000	$22.80	$22.80	$30.40	$38.00	$60.80	$87.40	$148.20	$258.40	$402.80	$634.60	$1,014.60	$1,797.40	$1,797.40
$390,000	$23.40	$23.40	$31.20	$39.00	$62.40	$89.70	$152.10	$265.20	$413.40	$651.30	$1,041.30	$1,844.70	$1,844.70

$400,000	$24.00	$24.00	$32.00	$40.00	$64.00	$92.00	$156.00	$272.00	$424.00	$668.00	$1,068.00	$1,892.00	$1,892.00
$410,000	$24.60	$24.60	$32.80	$41.00	$65.60	$94.30	$159.90	$278.80	$434.60	$684.70	$1,094.70	$1,939.30	$1,939.30
$420,000	$25.20	$25.20	$33.60	$42.00	$67.20	$96.60	$163.80	$285.60	$445.20	$701.40	$1,121.40	$1,986.60	$1,986.60
$430,000	$25.80	$25.80	$34.40	$43.00	$68.80	$98.90	$167.70	$292.40	$455.80	$718.10	$1,148.10	$2,033.90	$2,033.90
$440,000	$26.40	$26.40	$35.20	$44.00	$70.40	$101.20	$171.60	$299.20	$466.40	$734.80	$1,174.80	$2,081.20	$2,081.20
$450,000	$27.00	$27.00	$36.00	$45.00	$72.00	$103.50	$175.50	$306.00	$477.00	$751.50	$1,201.50	$2,128.50	$2,128.50
$460,000	$27.60	$27.60	$36.80	$46.00	$73.60	$105.80	$179.40	$312.80	$487.60	$768.20	$1,228.20	$2,175.80	$2,175.80
$470,000	$28.20	$28.20	$37.60	$47.00	$75.20	$108.10	$183.30	$319.60	$498.20	$784.90	$1,254.90	$2,223.10	$2,223.10
$480,000	$28.80	$28.80	$38.40	$48.00	$76.80	$110.40	$187.20	$326.40	$508.80	$801.60	$1,281.60	$2,270.40	$2,270.40
$490,000	$29.40	$29.40	$39.20	$49.00	$78.40	$112.70	$191.10	$333.20	$519.40	$818.30	$1,308.30	$2,317.70	$2,317.70
$500,000	$30.00	$30.00	$40.00	$50.00	$80.00	$115.00	$195.00	$340.00	$530.00	$835.00	$1,335.00	$2,365.00	$2,365.00

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+**
$5,000	$0.30	$0.30	$0.40	$0.50	$0.80	$1.15	$1.95	$3.40	$5.30	$8.35	$13.35	$23.65	$23.65
$10,000	$0.60	$0.60	$0.80	$1.00	$1.60	$2.30	$3.90	$6.80	$10.60	$16.70	$26.70	$47.30	$47.30
$15,000	$0.90	$0.90	$1.20	$1.50	$2.40	$3.45	$5.85	$10.20	$15.90	$25.05	$40.05	$70.95	$70.95
$20,000	$1.20	$1.20	$1.60	$2.00	$3.20	$4.60	$7.80	$13.60	$21.20	$33.40	$53.40	$94.60	$94.60
$25,000	$1.50	$1.50	$2.00	$2.50	$4.00	$5.75	$9.75	$17.00	$26.50	$41.75	$66.75	$118.25	$118.25
$30,000	$1.80	$1.80	$2.40	$3.00	$4.80	$6.90	$11.70	$20.40	$31.80	$50.10	$80.10	$141.90	$141.90
$35,000	$2.10	$2.10	$2.80	$3.50	$5.60	$8.05	$13.65	$23.80	$37.10	$58.45	$93.45	$165.55	$165.55
$40,000	$2.40	$2.40	$3.20	$4.00	$6.40	$9.20	$15.60	$27.20	$42.40	$66.80	$106.80	$189.20	$189.20
$45,000	$2.70	$2.70	$3.60	$4.50	$7.20	$10.35	$17.55	$30.60	$47.70	$75.15	$120.15	$212.85	$212.85
$50,000	$3.00	$3.00	$4.00	$5.00	$8.00	$11.50	$19.50	$34.00	$53.00	$83.50	$133.50	$236.50	$236.50
$55,000	$3.30	$3.30	$4.40	$5.50	$8.80	$12.65	$21.45	$37.40	$58.30	$91.85	$146.85	$260.15	$260.15
$60,000	$3.60	$3.60	$4.80	$6.00	$9.60	$13.80	$23.40	$40.80	$63.60	$100.20	$160.20	$283.80	$283.80
$65,000	$3.90	$3.90	$5.20	$6.50	$10.40	$14.95	$25.35	$44.20	$68.90	$108.55	$173.55	$307.45	$307.45
$70,000	$4.20	$4.20	$5.60	$7.00	$11.20	$16.10	$27.30	$47.60	$74.20	$116.90	$186.90	$331.10	$331.10
$75,000	$4.50	$4.50	$6.00	$7.50	$12.00	$17.25	$29.25	$51.00	$79.50	$125.25	$200.25	$354.75	$354.75
$80,000	$4.80	$4.80	$6.40	$8.00	$12.80	$18.40	$31.20	$54.40	$84.80	$133.60	$213.60	$378.40	$378.40
$85,000	$5.10	$5.10	$6.80	$8.50	$13.60	$19.55	$33.15	$57.80	$90.10	$141.95	$226.95	$402.05	$402.05
$90,000	$5.40	$5.40	$7.20	$9.00	$14.40	$20.70	$35.10	$61.20	$95.40	$150.30	$240.30	$425.70	$425.70
$95,000	$5.70	$5.70	$7.60	$9.50	$15.20	$21.85	$37.05	$64.60	$100.70	$158.65	$253.65	$449.35	$449.35
$100,000	$6.00	$6.00	$8.00	$10.00	$16.00	$23.00	$39.00	$68.00	$106.00	$167.00	$267.00	$473.00	$473.00
$105,000	$6.30	$6.30	$8.40	$10.50	$16.80	$24.15	$40.95	$71.40	$111.30	$175.35	$280.35	$496.65	$496.65
$110,000	$6.60	$6.60	$8.80	$11.00	$17.60	$25.30	$42.90	$74.80	$116.60	$183.70	$293.70	$520.30	$520.30
$115,000	$6.90	$6.90	$9.20	$11.50	$18.40	$26.45	$44.85	$78.20	$121.90	$192.05	$307.05	$543.95	$543.95
$120,000	$7.20	$7.20	$9.60	$12.00	$19.20	$27.60	$46.80	$81.60	$127.20	$200.40	$320.40	$567.60	$567.60
$125,000	$7.50	$7.50	$10.00	$12.50	$20.00	$28.75	$48.75	$85.00	$132.50	$208.75	$333.75	$591.25	$591.25
$130,000	$7.80	$7.80	$10.40	$13.00	$20.80	$29.90	$50.70	$88.40	$137.80	$217.10	$347.10	$614.90	$614.90
$135,000	$8.10	$8.10	$10.80	$13.50	$21.60	$31.05	$52.65	$91.80	$143.10	$225.45	$360.45	$638.55	$638.55
$140,000	$8.40	$8.40	$11.20	$14.00	$22.40	$32.20	$54.60	$95.20	$148.40	$233.80	$373.80	$662.20	$662.20
$145,000	$8.70	$8.70	$11.60	$14.50	$23.20	$33.35	$56.55	$98.60	$153.70	$242.15	$387.15	$685.85	$685.85
$150,000	$9.00	$9.00	$12.00	$15.00	$24.00	$34.50	$58.50	$102.00	$159.00	$250.50	$400.50	$709.50	$709.50
$155,000	$9.30	$9.30	$12.40	$15.50	$24.80	$35.65	$60.45	$105.40	$164.30	$258.85	$413.85	$733.15	$733.15
$160,000	$9.60	$9.60	$12.80	$16.00	$25.60	$36.80	$62.40	$108.80	$169.60	$267.20	$427.20	$756.80	$756.80
$165,000	$9.90	$9.90	$13.20	$16.50	$26.40	$37.95	$64.35	$112.20	$174.90	$275.55	$440.55	$780.45	$780.45
$170,000	$10.20	$10.20	$13.60	$17.00	$27.20	$39.10	$66.30	$115.60	$180.20	$283.90	$453.90	$804.10	$804.10
$175,000	$10.50	$10.50	$14.00	$17.50	$28.00	$40.25	$68.25	$119.00	$185.50	$292.25	$467.25	$827.75	$827.75
$180,000	$10.80	$10.80	$14.40	$18.00	$28.80	$41.40	$70.20	$122.40	$190.80	$300.60	$480.60	$851.40	$851.40
$185,000	$11.10	$11.10	$14.80	$18.50	$29.60	$42.55	$72.15	$125.80	$196.10	$308.95	$493.95	$875.05	$875.05
$190,000	$11.40	$11.40	$15.20	$19.00	$30.40	$43.70	$74.10	$129.20	$201.40	$317.30	$507.30	$898.70	$898.70
$195,000	$11.70	$11.70	$15.60	$19.50	$31.20	$44.85	$76.05	$132.60	$206.70	$325.65	$520.65	$922.35	$922.35
$200,000	$12.00	$12.00	$16.00	$20.00	$32.00	$46.00	$78.00	$136.00	$212.00	$334.00	$534.00	$946.00	$946.00
$205,000	$12.30	$12.30	$16.40	$20.50	$32.80	$47.15	$79.95	$139.40	$217.30	$342.35	$547.35	$969.65	$969.65
$210,000	$12.60	$12.60	$16.80	$21.00	$33.60	$48.30	$81.90	$142.80	$222.60	$350.70	$560.70	$993.30	$993.30
$215,000	$12.90	$12.90	$17.20	$21.50	$34.40	$49.45	$83.85	$146.20	$227.90	$359.05	$574.05	$1,016.95	$1,016.95
$220,000	$13.20	$13.20	$17.60	$22.00	$35.20	$50.60	$85.80	$149.60	$233.20	$367.40	$587.40	$1,040.60	$1,040.60
$225,000	$13.50	$13.50	$18.00	$22.50	$36.00	$51.75	$87.75	$153.00	$238.50	$375.75	$600.75	$1,064.25	$1,064.25
$230,000	$13.80	$13.80	$18.40	$23.00	$36.80	$52.90	$89.70	$156.40	$243.80	$384.10	$614.10	$1,087.90	$1,087.90
$235,000	$14.10	$14.10	$18.80	$23.50	$37.60	$54.05	$91.65	$159.80	$249.10	$392.45	$627.45	$1,111.55	$1,111.55
$240,000	$14.40	$14.40	$19.20	$24.00	$38.40	$55.20	$93.60	$163.20	$254.40	$400.80	$640.80	$1,135.20	$1,135.20
$245,000	$14.70	$14.70	$19.60	$24.50	$39.20	$56.35	$95.55	$166.60	$259.70	$409.15	$654.15	$1,158.85	$1,158.85
$250,000	$15.00	$15.00	$20.00	$25.00	$40.00	$57.50	$97.50	$170.00	$265.00	$417.50	$667.50	$1,182.50	$1,182.50
$255,000	$15.30	$15.30	$20.40	$25.50	$40.80	$58.65	$99.45	$173.40	$270.30	$425.85	$680.85	$1,206.15	$1,206.15

$260,000	$15.60	$15.60	$20.80	$26.00	$41.60	$59.80	$101.40	$176.80	$275.60	$434.20	$694.20	$1,229.80	$1,229.80
$265,000	$15.90	$15.90	$21.20	$26.50	$42.40	$60.95	$103.35	$180.20	$280.90	$442.55	$707.55	$1,253.45	$1,253.45
$270,000	$16.20	$16.20	$21.60	$27.00	$43.20	$62.10	$105.30	$183.60	$286.20	$450.90	$720.90	$1,277.10	$1,277.10
$275,000	$16.50	$16.50	$22.00	$27.50	$44.00	$63.25	$107.25	$187.00	$291.50	$459.25	$734.25	$1,300.75	$1,300.75
$280,000	$16.80	$16.80	$22.40	$28.00	$44.80	$64.40	$109.20	$190.40	$296.80	$467.60	$747.60	$1,324.40	$1,324.40
$285,000	$17.10	$17.10	$22.80	$28.50	$45.60	$65.55	$111.15	$193.80	$302.10	$475.95	$760.95	$1,348.05	$1,348.05
$290,000	$17.40	$17.40	$23.20	$29.00	$46.40	$66.70	$113.10	$197.20	$307.40	$484.30	$774.30	$1,371.70	$1,371.70
$295,000	$17.70	$17.70	$23.60	$29.50	$47.20	$67.85	$115.05	$200.60	$312.70	$492.65	$787.65	$1,395.35	$1,395.35
$300,000	$18.00	$18.00	$24.00	$30.00	$48.00	$69.00	$117.00	$204.00	$318.00	$501.00	$801.00	$1,419.00	$1,419.00
$305,000	$18.30	$18.30	$24.40	$30.50	$48.80	$70.15	$118.95	$207.40	$323.30	$509.35	$814.35	$1,442.65	$1,442.65
$310,000	$18.60	$18.60	$24.80	$31.00	$49.60	$71.30	$120.90	$210.80	$328.60	$517.70	$827.70	$1,466.30	$1,466.30
$315,000	$18.90	$18.90	$25.20	$31.50	$50.40	$72.45	$122.85	$214.20	$333.90	$526.05	$841.05	$1,489.95	$1,489.95
$320,000	$19.20	$19.20	$25.60	$32.00	$51.20	$73.60	$124.80	$217.60	$339.20	$534.40	$854.40	$1,513.60	$1,513.60
$325,000	$19.50	$19.50	$26.00	$32.50	$52.00	$74.75	$126.75	$221.00	$344.50	$542.75	$867.75	$1,537.25	$1,537.25
$330,000	$19.80	$19.80	$26.40	$33.00	$52.80	$75.90	$128.70	$224.40	$349.80	$551.10	$881.10	$1,560.90	$1,560.90
$335,000	$20.10	$20.10	$26.80	$33.50	$53.60	$77.05	$130.65	$227.80	$355.10	$559.45	$894.45	$1,584.55	$1,584.55
$340,000	$20.40	$20.40	$27.20	$34.00	$54.40	$78.20	$132.60	$231.20	$360.40	$567.80	$907.80	$1,608.20	$1,608.20
$345,000	$20.70	$20.70	$27.60	$34.50	$55.20	$79.35	$134.55	$234.60	$365.70	$576.15	$921.15	$1,631.85	$1,631.85
$350,000	$21.00	$21.00	$28.00	$35.00	$56.00	$80.50	$136.50	$238.00	$371.00	$584.50	$934.50	$1,655.50	$1,655.50
$355,000	$21.30	$21.30	$28.40	$35.50	$56.80	$81.65	$138.45	$241.40	$376.30	$592.85	$947.85	$1,679.15	$1,679.15
$360,000	$21.60	$21.60	$28.80	$36.00	$57.60	$82.80	$140.40	$244.80	$381.60	$601.20	$961.20	$1,702.80	$1,702.80
$365,000	$21.90	$21.90	$29.20	$36.50	$58.40	$83.95	$142.35	$248.20	$386.90	$609.55	$974.55	$1,726.45	$1,726.45
$370,000	$22.20	$22.20	$29.60	$37.00	$59.20	$85.10	$144.30	$251.60	$392.20	$617.90	$987.90	$1,750.10	$1,750.10
$375,000	$22.50	$22.50	$30.00	$37.50	$60.00	$86.25	$146.25	$255.00	$397.50	$626.25	$1,001.25	$1,773.75	$1,773.75
$380,000	$22.80	$22.80	$30.40	$38.00	$60.80	$87.40	$148.20	$258.40	$402.80	$634.60	$1,014.60	$1,797.40	$1,797.40
$385,000	$23.10	$23.10	$30.80	$38.50	$61.60	$88.55	$150.15	$261.80	$408.10	$642.95	$1,027.95	$1,821.05	$1,821.05
$390,000	$23.40	$23.40	$31.20	$39.00	$62.40	$89.70	$152.10	$265.20	$413.40	$651.30	$1,041.30	$1,844.70	$1,844.70
$395,000	$23.70	$23.70	$31.60	$39.50	$63.20	$90.85	$154.05	$268.60	$418.70	$659.65	$1,054.65	$1,868.35	$1,868.35
$400,000	$24.00	$24.00	$32.00	$40.00	$64.00	$92.00	$156.00	$272.00	$424.00	$668.00	$1,068.00	$1,892.00	$1,892.00
$405,000	$24.30	$24.30	$32.40	$40.50	$64.80	$93.15	$157.95	$275.40	$429.30	$676.35	$1,081.35	$1,915.65	$1,915.65
$410,000	$24.60	$24.60	$32.80	$41.00	$65.60	$94.30	$159.90	$278.80	$434.60	$684.70	$1,094.70	$1,939.30	$1,939.30
$415,000	$24.90	$24.90	$33.20	$41.50	$66.40	$95.45	$161.85	$282.20	$439.90	$693.05	$1,108.05	$1,962.95	$1,962.95
$420,000	$25.20	$25.20	$33.60	$42.00	$67.20	$96.60	$163.80	$285.60	$445.20	$701.40	$1,121.40	$1,986.60	$1,986.60
$425,000	$25.50	$25.50	$34.00	$42.50	$68.00	$97.75	$165.75	$289.00	$450.50	$709.75	$1,134.75	$2,010.25	$2,010.25
$430,000	$25.80	$25.80	$34.40	$43.00	$68.80	$98.90	$167.70	$292.40	$455.80	$718.10	$1,148.10	$2,033.90	$2,033.90
$435,000	$26.10	$26.10	$34.80	$43.50	$69.60	$100.05	$169.65	$295.80	$461.10	$726.45	$1,161.45	$2,057.55	$2,057.55
$440,000	$26.40	$26.40	$35.20	$44.00	$70.40	$101.20	$171.60	$299.20	$466.40	$734.80	$1,174.80	$2,081.20	$2,081.20
$445,000	$26.70	$26.70	$35.60	$44.50	$71.20	$102.35	$173.55	$302.60	$471.70	$743.15	$1,188.15	$2,104.85	$2,104.85
$450,000	$27.00	$27.00	$36.00	$45.00	$72.00	$103.50	$175.50	$306.00	$477.00	$751.50	$1,201.50	$2,128.50	$2,128.50
$455,000	$27.30	$27.30	$36.40	$45.50	$72.80	$104.65	$177.45	$309.40	$482.30	$759.85	$1,214.85	$2,152.15	$2,152.15
$460,000	$27.60	$27.60	$36.80	$46.00	$73.60	$105.80	$179.40	$312.80	$487.60	$768.20	$1,228.20	$2,175.80	$2,175.80
$465,000	$27.90	$27.90	$37.20	$46.50	$74.40	$106.95	$181.35	$316.20	$492.90	$776.55	$1,241.55	$2,199.45	$2,199.45
$470,000	$28.20	$28.20	$37.60	$47.00	$75.20	$108.10	$183.30	$319.60	$498.20	$784.90	$1,254.90	$2,223.10	$2,223.10
$475,000	$28.50	$28.50	$38.00	$47.50	$76.00	$109.25	$185.25	$323.00	$503.50	$793.25	$1,268.25	$2,246.75	$2,246.75
$480,000	$28.80	$28.80	$38.40	$48.00	$76.80	$110.40	$187.20	$326.40	$508.80	$801.60	$1,281.60	$2,270.40	$2,270.40
$485,000	$29.10	$29.10	$38.80	$48.50	$77.60	$111.55	$189.15	$329.80	$514.10	$809.95	$1,294.95	$2,294.05	$2,294.05
$490,000	$29.40	$29.40	$39.20	$49.00	$78.40	$112.70	$191.10	$333.20	$519.40	$818.30	$1,308.30	$2,317.70	$2,317.70
$495,000	$29.70	$29.70	$39.60	$49.50	$79.20	$113.85	$193.05	$336.60	$524.70	$826.65	$1,321.65	$2,341.35	$2,341.35
$500,000	$30.00	$30.00	$40.00	$50.00	$80.00	$115.00	$195.00	$340.00	$530.00	$835.00	$1,335.00	$2,365.00	$2,365.00

Dependent Child(ren) Monthly Premiums:

Benefit Amount	Premium
$5,000	$1.00
$10,000	$2.00

(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.