

# Annual Enrollment

The following pages provide a general outline of benefits.

To make changes to your benefit, select the Plan Link under the column labeled "Plan Name" on your Member Self Service Annual Enrollment screen.



## Life Insurance

#### DID YOU KNOW?

- If you become disabled, you can apply for a waiver of premium and maintain your level of coverage.
- Upon retirement, if under age 65, you may elect to continue all or part of your supplemental life insurance coverage until age 65.
- Upon separation of employment you may apply for conversion of your life insurance coverage.
- The Living Benefit Option allows employees who have a terminal illness or condition to receive a portion of their life insurance benefit while they are living.
- The Accidental Death and Dismemberment (AD&D) benefit will pay a percent up to double your amount of life coverage in the event you lose your life, limb or sight due to accidental injury.
- Your premium deduction for the first \$50,000 of employee supplemental life insurance coverage is automatically pre-taxed unless you make an election to decline this action.
- Evidence of Insurability is only required for employee supplemental life insurance increases of more
- than \$5,000.

This summary of benefits is intended to describe only a general outline, and does not represent the actual terms and conditions of the policy. For actual terms please see the Group Life Insurance Handbook on the NDPERS website at <a href="https://www.nd.gov/ndpers">www.nd.gov/ndpers</a>.

#### **Basic Life**

If your employer is participating in the NDPERS Life Insurance Program, you receive basic life insurance coverage in the amount of \$3,500. The premium is \$0.28 a month and is paid by your employer.

#### **Supplemental Employee Life**

You may elect to have supplemental coverage in addition to the basic life coverage of \$3,500. The first increment is \$1,500 (\$1,500 + basic of \$3,500 = \$5,000), thereafter, the supplemental increments are \$5,000 up to a maximum of \$200,000.

#### **Supplemental Dependent Life**

If you elect employee supplemental coverage, you are eligible to purchase dependent life insurance. This coverage is available at either a \$2,000 or \$5,000 level for your spouse and each eligible dependent. The premium is based on the employee's age and is a flat rate regardless of the number of dependents covered.

#### **Supplemental Spouse Life**

If you elect dependent life insurance coverage, you are eligible to purchase supplemental spouse life insurance. This coverage is available in \$5,000 increments and may not exceed 50% of the total employee supplemental coverage or \$100,000, whichever is less.

Life Insurance Rates

- The payroll deductions applicable to the increased coverage will start January 1, 2016 or later, based upon approval.
- You are eligible to participate in the life insurance plan
  if you are employed by a state agency, district health
  unit or participating political subdivision, are at least
  18 years of age, work at least 20 hours per week for
  20 or more weeks per year and are in a position that is
  regularly funded and not of limited duration.

For additional information concerning coverage call NDPERS at 1-800-803-7377 or 328-3900.

#### **Living Benefit Option:**

The benefit is available only to active employees. It allows employees who have a terminal illness or condition to receive a portion of their life insurance benefit while they are living. A terminal condition is defined as having a life expectancy of six months or less with no reasonable expectation of recovery. The provision pays 75% of the total face amount of the life insurance not to exceed \$150,000. At the present time, the living benefit option proceeds are taxable income. After the living benefit option is paid, the premium for the life coverage is reduced and based on the remaining amount of coverage which is payable to the beneficiary upon the employee's death.

#### **Conversion:**

You or your insured dependent may convert life insurance to an individual life insurance policy if any part of your or your insured dependent's Life Insurance under the Group Policy stops. Proof of good health is not required.

#### Pre-Tax:

Premium Conversion - Allows you to pay, with pretax dollars, certain premiums under various insurance programs available for payroll deduction through your employer. We will automatically pre-tax your premium deduction for the first \$50,000 of employee supplemental life insurance coverage unless you make an election to decline this action. Please note, if you pretax your insurance premium, you may not change or drop coverage during the plan year unless you experience an IRS Qualified Change of Status.

#### **Life Insurance Increases:**

Evidence of Insurability (EOI) is only required for employees that are increasing their coverage by more than \$5,000. All dependent and spouse increase in coverage will require EOI. You can find links to the forms within your enrollment process or you may access them using the Forms Tab on the upper right hand corner of your Member Self Service.

### Supplemental Life and Accidental Death and Dismemberment Insurance Monthly Premium Amounts - Underwritten by ING Rates Effective July 1, 2011

Employee's Age	<b>¢</b> E 000	¢40,000		ee Total Co \$20,000				¢40,000	¢45,000	\$50,000
Employee's Age	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>	\$20,000	<u>\$25,000</u>	\$30,000	\$35,000	<u>\$40,000</u>	<u>\$45,000</u>	<u>\$50,000</u>
Under 25	\$0.05	\$0.20	\$0.35	\$0.50	\$0.65	\$0.80	\$0.95	\$1.10	\$1.25	\$1.40
25 to 29	\$0.05	\$0.20	\$0.35	\$0.50	\$0.65	\$0.80	\$0.95	\$1.10	\$1.25	\$1.40
30 to 34	\$0.06	\$0.26	\$0.46	\$0.66	\$0.86	\$1.06	\$1.26	\$1.46	\$1.66	\$1.86
35 to 39	\$0.09	\$0.39	\$0.69	\$0.99	\$1.29	\$1.59	\$1.89	\$2.19	\$2.49	\$2.79
40 to 44	\$0.14	\$0.59	\$1.04	\$1.49	\$1.94	\$2.39	\$2.84	\$3.29	\$3.74	\$4.19
45 to 49	\$0.17	\$0.72	\$1.27	\$1.82	\$2.37	\$2.92	\$3.47	\$4.02	\$4.57	\$5.12
50 to 54	\$0.26	\$1.11	\$1.96	\$2.81	\$3.66	\$4.51	\$5.36	\$6.21	\$7.06	\$7.91
55 to 59	\$0.51	\$2.21	\$3.91	\$5.61	\$7.31	\$9.01	\$10.71	\$12.41	\$14.11	\$15.81
60 to 64	\$0.78	\$3.38	\$5.98	\$8.58	\$11.18	\$13.78	\$16.38	\$18.98	\$21.58	\$24.18
65 to 69	\$1.49	\$6.44	\$11.39	\$16.34	\$21.29	\$26.24	\$31.19	\$36.14	\$41.09	\$46.04
70+	\$2.43	\$10.53	\$18.63	\$26.73	\$34.83	\$42.93	\$51.03	\$59.13	\$67.23	\$75.33
			Employ	ee Total Co	worago (Inc	ludina Paci	io)			
Employee's Age	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
Employee's Age	ψ00,000	φου,σου	φου,σου	<del>φ10,000</del>	ψ1 3,000	ψου,σου	ψ00,000	ψ30,000	ψ33,000	<u>ψ100,000</u>
Under 25	\$1.55	\$1.70	\$1.85	\$2.00	\$2.15	\$2.30	\$2.45	\$2.60	\$2.75	\$2.90
25 to 29	\$1.55	\$1.70	\$1.85	\$2.00	\$2.15	\$2.30	\$2.45	\$2.60	\$2.75	\$2.90
30 to 34	\$2.06	\$2.26	\$2.46	\$2.66	\$2.86	\$3.06	\$3.26	\$3.46	\$3.66	\$3.86
35 to 39	\$3.09	\$3.39	\$3.69	\$3.99	\$4.29	\$4.59	\$4.89	\$5.19	\$5.49	\$5.79
40 to 44	\$4.64	\$5.09	\$5.54	\$5.99	\$6.44	\$6.89	\$7.34	\$7.79	\$8.24	\$8.69
45 to 49	\$5.67	\$6.22	\$6.77	\$7.32	\$7.87	\$8.42	\$8.97	\$9.52	\$10.07	\$10.62
50 to 54	\$8.76	\$9.61	\$10.46	\$11.31	\$12.16	\$13.01	\$13.86	\$14.71	\$15.56	\$16.41
55 to 59	\$17.51	\$19.21	\$20.91	\$22.61	\$24.31	\$26.01	\$27.71	\$29.41	\$31.11	\$32.81
60 to 64	\$26.78	\$29.38	\$31.98	\$34.58	\$37.18	\$39.78	\$42.38	\$44.98	\$47.58	\$50.18
65 to 69	\$50.99	\$55.94	\$60.89	\$65.84	\$70.79	\$75.74	\$80.69	\$85.64	\$90.59	\$95.54
70+	\$83.43	\$91.53	\$99.63	\$107.73	\$115.83	\$123.93	\$132.03	\$140.13	\$148.23	\$156.33
				T ( 10	/1					
Employee's Age			⊨mpioy	ee Total Co	verage (inc	iluding Basi	IC)			
Ellibloyee 2 Age	ዊ105 000	\$110 000	\$115 OOO	\$120 000	\$125 000	\$120,000	¢125 000	\$140 000	\$145 000	\$150 000
	<u>\$105,000</u>	<u>\$110,000</u>	<u>\$115,000</u>	<u>\$120,000</u>	<u>\$125,000</u>	\$130,000	\$135,000	<u>\$140,000</u>	<u>\$145,000</u>	<u>\$150,000</u>
		' <u> </u>				·		·	·	
Under 25	\$3.05	\$3.20	\$3.35	\$3.50	\$3.65	\$3.80	\$3.95	\$4.10	\$4.25	\$4.40
Under 25 25 to 29	\$3.05 \$3.05	\$3.20 \$3.20	\$3.35 \$3.35	\$3.50 \$3.50	\$3.65 \$3.65	\$3.80 \$3.80	\$3.95 \$3.95	\$4.10 \$4.10	\$4.25 \$4.25	\$4.40 \$4.40
Under 25 25 to 29 30 to 34	\$3.05 \$3.05 \$4.06	\$3.20 \$3.20 \$4.26	\$3.35 \$3.35 \$4.46	\$3.50 \$3.50 \$4.66	\$3.65 \$3.65 \$4.86	\$3.80 \$3.80 \$5.06	\$3.95 \$3.95 \$5.26	\$4.10 \$4.10 \$5.46	\$4.25 \$4.25 \$5.66	\$4.40 \$4.40 \$5.86
Under 25 25 to 29 30 to 34 35 to 39	\$3.05 \$3.05 \$4.06 \$6.09	\$3.20 \$3.20 \$4.26 \$6.39	\$3.35 \$3.35 \$4.46 \$6.69	\$3.50 \$3.50 \$4.66 \$6.99	\$3.65 \$3.65 \$4.86 \$7.29	\$3.80 \$3.80 \$5.06 \$7.59	\$3.95 \$3.95 \$5.26 \$7.89	\$4.10 \$4.10 \$5.46 \$8.19	\$4.25 \$4.25 \$5.66 \$8.49	\$4.40 \$4.40 \$5.86 \$8.79
Under 25 25 to 29 30 to 34 35 to 39 40 to 44	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age Under 25	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age  Under 25 25 to 29	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43 \$155,000 \$4.55 \$4.55	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53 \$160,000 \$4.70	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63 <b>Employ</b> \$165,000 \$4.85 \$4.85	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93 \$180,000 \$5.30 \$5.30	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13 \$190,000 \$5.60 \$5.60	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75 \$5.75	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33 \$200,000 \$5.90 \$5.90
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age  Under 25 25 to 29 30 to 34	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43 \$155,000 \$4.55 \$4.55 \$6.06	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53 \$160,000 \$4.70 \$4.70 \$6.26	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63 <b>Employ</b> \$165,000 \$4.85 \$4.85 \$6.46	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73 **/ee Total Co \$170,000 \$5.00 \$5.00 \$6.66	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83 everage (Inc. \$175,000 \$5.15 \$5.15 \$6.86	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93 \$180,000 \$5.30 \$5.30 \$7.06	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13 \$190,000 \$5.60 \$5.60 \$7.46	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75 \$5.75 \$7.66	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33 \$200,000 \$5.90 \$5.90 \$7.86
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age  Under 25 25 to 29 30 to 34 35 to 39	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43 \$155,000 \$4.55 \$4.55 \$6.06 \$9.09	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53 \$160,000 \$4.70 \$4.70 \$6.26 \$9.39	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63 <b>Employ</b> \$165,000 \$4.85 \$4.85 \$6.46 \$9.69	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73 **/ee Total Co \$170,000 \$5.00 \$5.00 \$6.66 \$9.99	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83 everage (Inc. \$175,000 \$5.15 \$5.15 \$6.86 \$10.29	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93 \$180,000 \$5.30 \$5.30 \$7.06 \$10.59	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03 ic) \$185,000 \$5.45 \$5.45 \$7.26 \$10.89	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13 \$190,000 \$5.60 \$5.60 \$7.46 \$11.19	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75 \$5.75 \$7.66 \$11.49	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33 \$200,000 \$5.90 \$5.90 \$7.86 \$11.79
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age  Under 25 25 to 29 30 to 34 35 to 39 40 to 44	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43 \$155,000 \$4.55 \$6.06 \$9.09 \$13.64	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53 \$4.70 \$4.70 \$6.26 \$9.39 \$14.09	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63 <b>Employ</b> \$165,000 \$4.85 \$4.85 \$6.46 \$9.69 \$14.54	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73 **Pee Total Co \$170,000 \$5.00 \$6.66 \$9.99 \$14.99	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83 everage (Inc. \$175,000 \$5.15 \$6.86 \$10.29 \$15.44	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93 \$180,000 \$5.30 \$7.06 \$10.59 \$15.89	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03 ic) \$185,000 \$5.45 \$7.26 \$10.89 \$16.34	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13 \$190,000 \$5.60 \$7.46 \$11.19 \$16.79	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75 \$5.75 \$7.66 \$11.49 \$17.24	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33 \$200,000 \$5.90 \$5.90 \$7.86 \$11.79 \$17.69
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age  Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43 \$155,000 \$4.55 \$6.06 \$9.09 \$13.64 \$16.67	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53 \$160,000 \$4.70 \$4.70 \$6.26 \$9.39 \$14.09 \$17.22	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63 Employ \$165,000 \$4.85 \$4.85 \$6.46 \$9.69 \$14.54 \$17.77	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73 **Pee Total Co \$170,000 \$5.00 \$5.00 \$6.66 \$9.99 \$14.99 \$18.32	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83 everage (Inc. \$175,000 \$5.15 \$6.86 \$10.29 \$15.44 \$18.87	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93 \$180,000 \$5.30 \$5.30 \$7.06 \$10.59 \$15.89 \$19.42	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03 ic) \$185,000 \$5.45 \$7.26 \$10.89 \$16.34 \$19.97	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13 \$190,000 \$5.60 \$5.60 \$7.46 \$11.19 \$16.79 \$20.52	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75 \$5.75 \$7.66 \$11.49 \$17.24 \$21.07	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33 \$200,000 \$5.90 \$5.90 \$7.86 \$11.79 \$17.69 \$21.62
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age  Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43 \$155,000 \$4.55 \$4.55 \$6.06 \$9.09 \$13.64 \$16.67 \$25.76	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53 \$160,000 \$4.70 \$4.70 \$6.26 \$9.39 \$14.09 \$17.22 \$26.61	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63 Employ \$165,000 \$4.85 \$4.85 \$6.46 \$9.69 \$14.54 \$17.77 \$27.46	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73 **Pee Total Co \$170,000 \$5.00 \$5.00 \$6.66 \$9.99 \$14.99 \$18.32 \$28.31	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83 <b>EVERAGE (Inc.</b> \$175,000 \$5.15 \$5.15 \$6.86 \$10.29 \$15.44 \$18.87 \$29.16	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93 \$180,000 \$5.30 \$7.06 \$10.59 \$15.89 \$19.42 \$30.01	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03 ic) \$185,000 \$5.45 \$7.26 \$10.89 \$16.34 \$19.97 \$30.86	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13 \$190,000 \$5.60 \$5.60 \$7.46 \$11.19 \$16.79 \$20.52 \$31.71	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75 \$5.75 \$7.66 \$11.49 \$17.24 \$21.07 \$32.56	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33 \$200,000 \$5.90 \$5.90 \$7.86 \$11.79 \$17.69 \$21.62 \$33.41
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age  Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43 \$155,000 \$4.55 \$4.55 \$6.06 \$9.09 \$13.64 \$16.67 \$25.76 \$51.51	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53 \$160,000 \$4.70 \$4.70 \$6.26 \$9.39 \$14.09 \$17.22 \$26.61 \$53.21	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63 Employ \$165,000 \$4.85 \$4.85 \$6.46 \$9.69 \$14.54 \$17.77 \$27.46 \$54.91	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73 **/ee Total Co \$170,000 \$5.00 \$5.00 \$6.66 \$9.99 \$14.99 \$18.32 \$28.31 \$56.61	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83 <b>overage (Inc.</b> \$175,000 \$5.15 \$5.15 \$6.86 \$10.29 \$15.44 \$18.87 \$29.16 \$58.31	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93 \$180,000 \$5.30 \$5.30 \$7.06 \$10.59 \$15.89 \$19.42 \$30.01 \$60.01	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03 (ic) \$185,000 \$5.45 \$5.45 \$7.26 \$10.89 \$16.34 \$19.97 \$30.86 \$61.71	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13 \$190,000 \$5.60 \$5.60 \$7.46 \$11.19 \$16.79 \$20.52 \$31.71 \$63.41	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75 \$5.75 \$7.66 \$11.49 \$17.24 \$21.07 \$32.56 \$65.11	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33 \$200,000 \$5.90 \$5.90 \$7.86 \$11.79 \$17.69 \$21.62 \$33.41 \$66.81
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age  Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43 \$155,000 \$4.55 \$4.55 \$6.06 \$9.09 \$13.64 \$16.67 \$25.76 \$51.51 \$78.78	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53 \$160,000 \$4.70 \$4.70 \$6.26 \$9.39 \$14.09 \$17.22 \$26.61 \$53.21 \$81.38	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63 Employ \$165,000 \$4.85 \$4.85 \$6.46 \$9.69 \$14.54 \$17.77 \$27.46 \$54.91 \$83.98	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73 */ee Total Co \$170,000 \$5.00 \$5.00 \$6.66 \$9.99 \$14.99 \$18.32 \$28.31 \$56.61 \$86.58	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83 <b>overage (Inc</b> \$175,000 \$5.15 \$6.86 \$10.29 \$15.44 \$18.87 \$29.16 \$58.31 \$89.18	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93 \$180,000 \$5.30 \$7.06 \$10.59 \$15.89 \$19.42 \$30.01 \$60.01 \$91.78	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03 ic) \$185,000 \$5.45 \$5.45 \$7.26 \$10.89 \$16.34 \$19.97 \$30.86 \$61.71 \$94.38	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13 \$190,000 \$5.60 \$7.46 \$11.19 \$16.79 \$20.52 \$31.71 \$63.41 \$96.98	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75 \$5.75 \$7.66 \$11.49 \$17.24 \$21.07 \$32.56 \$65.11 \$99.58	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33 \$200,000 \$5.90 \$5.90 \$7.86 \$11.79 \$17.69 \$21.62 \$33.41 \$66.81 \$102.18
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 to 69 70+  Employee's Age  Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59	\$3.05 \$3.05 \$4.06 \$6.09 \$9.14 \$11.17 \$17.26 \$34.51 \$52.78 \$100.49 \$164.43 \$155,000 \$4.55 \$4.55 \$6.06 \$9.09 \$13.64 \$16.67 \$25.76 \$51.51	\$3.20 \$3.20 \$4.26 \$6.39 \$9.59 \$11.72 \$18.11 \$36.21 \$55.38 \$105.44 \$172.53 \$160,000 \$4.70 \$4.70 \$6.26 \$9.39 \$14.09 \$17.22 \$26.61 \$53.21	\$3.35 \$3.35 \$4.46 \$6.69 \$10.04 \$12.27 \$18.96 \$37.91 \$57.98 \$110.39 \$180.63 Employ \$165,000 \$4.85 \$4.85 \$6.46 \$9.69 \$14.54 \$17.77 \$27.46 \$54.91	\$3.50 \$3.50 \$4.66 \$6.99 \$10.49 \$12.82 \$19.81 \$39.61 \$60.58 \$115.34 \$188.73 **/ee Total Co \$170,000 \$5.00 \$5.00 \$6.66 \$9.99 \$14.99 \$18.32 \$28.31 \$56.61	\$3.65 \$3.65 \$4.86 \$7.29 \$10.94 \$13.37 \$20.66 \$41.31 \$63.18 \$120.29 \$196.83 <b>overage (Inc.</b> \$175,000 \$5.15 \$5.15 \$6.86 \$10.29 \$15.44 \$18.87 \$29.16 \$58.31	\$3.80 \$3.80 \$5.06 \$7.59 \$11.39 \$13.92 \$21.51 \$43.01 \$65.78 \$125.24 \$204.93 \$180,000 \$5.30 \$5.30 \$7.06 \$10.59 \$15.89 \$19.42 \$30.01 \$60.01	\$3.95 \$3.95 \$5.26 \$7.89 \$11.84 \$14.47 \$22.36 \$44.71 \$68.38 \$130.19 \$213.03 (ic) \$185,000 \$5.45 \$5.45 \$7.26 \$10.89 \$16.34 \$19.97 \$30.86 \$61.71	\$4.10 \$4.10 \$5.46 \$8.19 \$12.29 \$15.02 \$23.21 \$46.41 \$70.98 \$135.14 \$221.13 \$190,000 \$5.60 \$5.60 \$7.46 \$11.19 \$16.79 \$20.52 \$31.71 \$63.41	\$4.25 \$4.25 \$5.66 \$8.49 \$12.74 \$15.57 \$24.06 \$48.11 \$73.58 \$140.09 \$229.23 \$195,000 \$5.75 \$5.75 \$7.66 \$11.49 \$17.24 \$21.07 \$32.56 \$65.11	\$4.40 \$4.40 \$5.86 \$8.79 \$13.19 \$16.12 \$24.91 \$49.81 \$76.18 \$145.04 \$237.33 \$200,000 \$5.90 \$5.90 \$7.86 \$11.79 \$17.69 \$21.62 \$33.41 \$66.81

#### Dependent Supplemental Life Insurance Premiums Monthly Premium Amounts Rates Effective July 1, 2011

Employee	Total Coverage					
Age	\$2,000	\$5,000				
Under 25	\$0.20	\$0.50				
25 to 29	\$0.20	\$0.50				
30 to 34	\$0.20	\$0.50				
35 to 39	\$0.20	\$0.50				
40 to 44	\$0.20	\$0.50				
45 to 49	\$0.20	\$0.50				
50 to 54	\$0.20	\$0.50				
55 to 59	\$0.20	\$0.50				
60 to 64	\$0.20	\$0.50				
65 to 69	\$0.20	\$0.50				
70 to 74	\$0.20	\$0.50				
75 to 79	\$0.20	\$0.50				
80 to 84	\$0.20	\$0.50				
85 to 89	\$0.20	\$0.50				
90+	\$0.20	\$0.50				

Spouse Supplemental Life Insurance Monthly Premium Amounts Rates Effective July 1, 2011

**Spouse Total Coverage** 

Employee's Age	\$5,000	<u>\$10,000</u>	<u>\$15,000</u>	\$20,000	\$25,000	\$30,000	<u>\$35,000</u>	\$40,000	\$45,000	\$50,000
Under 25	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20	\$1.35	\$1.50
25 to 29	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20	\$1.35	\$1.50
30 to 34	\$0.20	\$0.40	\$0.60	\$0.80	\$1.00	\$1.20	\$1.40	\$1.60	\$1.80	\$2.00
35 to 39	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
40 to 44	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
45 to 49	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
50 to 54	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25	\$5.10	\$5.95	\$6.80	\$7.65	\$8.50
55 to 59	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50	\$10.20	\$11.90	\$13.60	\$15.30	\$17.00
60 to 64	\$2.60	\$5.20	\$7.80	\$10.40	\$13.00	\$15.60	\$18.20	\$20.80	\$23.40	\$26.00
65 to 69	\$4.95	\$9.90	\$14.85	\$19.80	\$24.75	\$29.70	\$34.65	\$39.60	\$44.55	\$49.50
70+	\$8.10	\$16.20	\$24.30	\$32.40	\$40.50	\$48.60	\$56.70	\$64.80	\$72.90	\$81.00
				Spouse	Total Cove	erage				
Employee's Age	<u>\$55,000</u>	\$60,000	<u>\$65,000</u>	<u>\$70,000</u>	<u>\$75,000</u>	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
Under 25	\$1.65	\$1.80	\$1.95	\$2.10	\$2.25	\$2.40	\$2.55	\$2.70	\$2.85	\$3.00
25 to 29	\$1.65	\$1.80	\$1.95	\$2.10	\$2.25	\$2.40	\$2.55	\$2.70	\$2.85	\$3.00
30 to 34	\$2.20	\$2.40	\$2.60	\$2.80	\$3.00	\$3.20	\$3.40	\$3.60	\$3.80	\$4.00
35 to 39	\$3.30	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00
40 to 44	\$4.95	\$5.40	\$5.85	\$6.30	\$6.75	\$7.20	\$7.65	\$8.10	\$8.55	\$9.00
45 to 49	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
50 to 54	\$9.35	\$10.20	\$11.05	\$11.90	\$12.75	\$13.60	\$14.45	\$15.30	\$16.15	\$17.00
55 to 59	\$18.70	\$20.40	\$22.10	\$23.80	\$25.50	\$27.20	\$28.90	\$30.60	\$32.30	\$34.00
60 to 64	\$28.60	\$31.20	\$33.80	\$36.40	\$39.00	\$41.60	\$44.20	\$46.80	\$49.40	\$52.00
65 to 69	\$54.45	\$59.40	\$64.35	\$69.30	\$74.25	\$79.20	\$84.15	\$89.10	\$94.05	\$99.00
70+	\$89.10	\$97.20	\$105.30	\$113.40	\$121.50	\$129.60	\$137.70	\$145.80	\$153.90	\$162.00