

VOLUNTARY LIFE - COMPANION LIFE

Enrolling Your Child(ren)

- ◆ You may enroll your eligible child(ren) up to age 26 (if they are not in the military);
- ◆ Your cost per paycheck does not vary by your child(ren)'s age or by the number of children covered

Evidence of Insurability (EOI)

When enrolling for Voluntary Employee Life Insurance, Evidence of Insurability (EOI) is required when you:

- Elect more than \$225,000 in employee coverage;
- Elect more than \$50,000 in spouse coverage;
- Increase your current coverage amount by more than \$5,000 (employee) or \$5,000 (spouse);
- Do not enroll when first eligible.

Employees that are already enrolled in the Voluntary Life program, may elect an additional \$5,000 of voluntary coverage and spouses an additional \$5,000 up to the Guarantee Issue (GI) during Open Enrollment without Evidence of Insurability (EOI).

Employees/spouses maxed out on the GI are subject to EOI for any additional amounts.

If you did not enroll when you were first eligible to do so and want to enroll now, any amount you apply for will be subject to Evidence of Insurability (EOI).

Spouse Monthly contributions (regardless of age): \$0.14 per \$1,000 of coverage

Child Monthly contributions (regardless of number of children): \$1.10 per \$10,000 of coverage

AGE-BANDED EMPLOYEE MONTHLY CONTRIBUTIONS (POST-TAX PAYROLL DEDUCTIONS)

Age Category	Monthly Premium Rate/ \$1,000 of Ins. Coverage	Coverage Amount and Monthly Premium (12 pay periods) – Custom Rates								
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
15-34	\$.13	\$1.30	\$3.25	\$6.50	\$9.75	\$13.00	\$16.25	\$19.50	\$22.75	\$26.00
35-39	\$.15	\$1.50	\$3.75	\$7.50	\$11.25	\$15.00	\$18.75	\$22.50	\$26.25	\$30.00
40-44	\$0.19	\$1.90	\$4.75	\$9.50	\$14.25	\$19.00	\$23.75	\$28.50	\$33.25	\$38.00
45-49	\$0.26	\$2.60	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00	\$45.50	\$52.00
50-54	\$0.38	\$3.80	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50	\$57.00	\$66.50	\$76.00
55-59	\$0.61	\$6.10	\$15.25	\$30.50	\$45.75	\$61.00	\$76.25	\$91.50	\$106.75	\$122.00
60-64	\$0.72	\$7.20	\$18.00	\$36.00	\$54.00	\$72.00	\$90.00	\$108.00	\$126.00	\$144.00
65-69	\$1.19	\$11.90	\$29.75	\$59.50	\$89.25	\$119.00	\$148.75	\$178.50	\$208.25	\$238.00
70-74	\$1.90	\$19.00	\$47.50	\$95.00	\$142.50	\$190.00	\$237.50	\$285.00	\$332.50	\$380.00
75 +	\$2.50	\$25.00	\$62.50	\$125.00	\$187.50	\$250.00	\$312.50	\$375.00	\$437.50	\$500.00