

Benefit and Cost Summary for Voluntary Life Insurance

Bi-Weekly APC Employee Cost - Non-Tobacco

Coverage	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Under 30	\$0.23	\$0.46	\$0.69	\$0.92	\$1.15	\$1.38	\$1.62	\$1.85	\$2.08	\$2.31
30-34	\$0.32	\$0.65	\$0.97	\$1.29	\$1.62	\$1.94	\$2.26	\$2.58	\$2.91	\$3.23
35-39	\$0.44	\$0.88	\$1.32	\$1.75	\$2.19	\$2.63	\$3.07	\$3.51	\$3.95	\$4.38
40-44	\$0.67	\$1.34	\$2.01	\$2.68	\$3.35	\$4.02	\$4.68	\$5.35	\$6.02	\$6.69
45-49	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
50-54	\$2.05	\$4.11	\$6.16	\$8.22	\$10.27	\$12.32	\$14.38	\$16.43	\$18.48	\$20.54
55-59	\$3.37	\$6.74	\$10.11	\$13.48	\$16.85	\$20.22	\$23.58	\$26.95	\$30.32	\$33.69
60-64	\$5.54	\$11.08	\$16.62	\$22.15	\$27.69	\$33.23	\$38.77	\$44.31	\$49.85	\$55.38
65-69	\$8.49	\$16.98	\$25.48	\$33.97	\$42.46	\$50.95	\$59.45	\$67.94	\$76.43	\$84.92
70-74	\$12.46	\$24.92	\$37.38	\$49.85	\$62.31	\$74.77	\$87.23	\$99.69	\$112.15	\$124.62
75-79	\$22.75	\$45.51	\$68.26	\$91.02	\$113.77	\$136.52	\$159.28	\$182.03	\$204.78	\$227.54

Coverage	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
Under 30	\$2.54	\$2.77	\$3.00	\$3.23	\$3.46	\$3.69	\$3.92	\$4.15	\$4.38	\$4.62
30-34	\$3.55	\$3.88	\$4.20	\$4.52	\$4.85	\$5.17	\$5.49	\$5.82	\$6.14	\$6.46
35-39	\$4.82	\$5.26	\$5.70	\$6.14	\$6.58	\$7.02	\$7.45	\$7.89	\$8.33	\$8.77
40-44	\$7.36	\$8.03	\$8.70	\$9.37	\$10.04	\$10.71	\$11.38	\$12.05	\$12.72	\$13.38
45-49	\$13.20	\$14.40	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00
50-54	\$22.59	\$24.65	\$26.70	\$28.75	\$30.81	\$32.86	\$34.92	\$36.97	\$39.02	\$41.08
55-59	\$37.06	\$40.43	\$43.80	\$47.17	\$50.54	\$53.91	\$57.28	\$60.65	\$64.02	\$67.38
60-64	\$60.92	\$66.46	\$72.00	\$77.54	\$83.08	\$88.62	\$94.15	\$99.69	\$105.23	\$110.77
65-69	\$93.42	\$101.91	\$110.40	\$118.89	\$127.38	\$135.88	\$144.37	\$152.86	\$161.35	\$169.85
70-74	\$137.08	\$149.54	\$162.00	\$174.46	\$186.92	\$199.38	\$211.85	\$224.31	\$236.77	\$249.23
75-79	\$250.29	\$273.05	\$295.80	\$318.55	\$341.31	\$364.06	\$386.82	\$409.57	\$432.32	\$455.08

Coverage	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
Under 30	\$4.85	\$5.08	\$5.31	\$5.54	\$5.77	\$6.00	\$6.23	\$6.46	\$6.69	\$6.92
30-34	\$6.78	\$7.11	\$7.43	\$7.75	\$8.08	\$8.40	\$8.72	\$9.05	\$9.37	\$9.69
35-39	\$9.21	\$9.65	\$10.08	\$10.52	\$10.96	\$11.40	\$11.84	\$12.28	\$12.72	\$13.15
40-44	\$14.05	\$14.72	\$15.39	\$16.06	\$16.73	\$17.40	\$18.07	\$18.74	\$19.41	\$20.08
45-49	\$25.20	\$26.40	\$27.60	\$28.80	\$30.00	\$31.20	\$32.40	\$33.60	\$34.80	\$36.00
50-54	\$43.13	\$45.18	\$47.24	\$49.29	\$51.35	\$53.40	\$55.45	\$57.51	\$59.56	\$61.62
55-59	\$70.75	\$74.12	\$77.49	\$80.86	\$84.23	\$87.60	\$90.97	\$94.34	\$97.71	\$101.08
60-64	\$116.31	\$121.85	\$127.38	\$132.92	\$138.46	\$144.00	\$149.54	\$155.08	\$160.62	\$166.15
65-69	\$178.34	\$186.83	\$195.32	\$203.82	\$212.31	\$220.80	\$229.29	\$237.78	\$246.28	\$254.77
70-74	\$261.69	\$274.15	\$286.62	\$299.08	\$311.54	\$324.00	\$336.46	\$348.92	\$361.38	\$373.85
75-79	\$477.83	\$500.58	\$523.34	\$546.09	\$568.85	\$591.60	\$614.35	\$637.11	\$659.86	\$682.62

This handout is for illustrative purposes only. The payroll deductions are an approximation. Please see your paycheck for actual payroll deductions. If there is a discrepancy between this handout and your paycheck, your paycheck stub prevails.

Benefit and Cost Summary for Voluntary Life Insurance

Bi-Weekly Spouse Cost - Non-Tobacco (Spouse rate based on employee's age)

Coverage	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
Under 30	\$0.23	\$0.46	\$0.69	\$0.92	\$1.15	\$1.38	\$1.62	\$1.85
30-34	\$0.32	\$0.65	\$0.97	\$1.29	\$1.62	\$1.94	\$2.26	\$2.58
35-39	\$0.44	\$0.88	\$1.32	\$1.75	\$2.19	\$2.63	\$3.07	\$3.51
40-44	\$0.67	\$1.34	\$2.01	\$2.68	\$3.35	\$4.02	\$4.68	\$5.35
45-49	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60
50-54	\$2.05	\$4.11	\$6.16	\$8.22	\$10.27	\$12.32	\$14.38	\$16.43
55-59	\$3.37	\$6.74	\$10.11	\$13.48	\$16.85	\$20.22	\$23.58	\$26.95
60-64	\$5.54	\$11.08	\$16.62	\$22.15	\$27.69	\$33.23	\$38.77	\$44.31
65-69	\$8.49	\$16.98	\$25.48	\$33.97	\$42.46	\$50.95	\$59.45	\$67.94
70-74	\$12.46	\$24.92	\$37.38	\$49.85	\$62.31	\$74.77	\$87.23	\$99.69
75-79	\$22.75	\$45.51	\$68.26	\$91.02	\$113.77	\$136.52	\$159.28	\$182.03

Coverage	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
Under 30	\$2.08	\$2.31	\$2.54	\$2.77	\$3.00	\$3.23	\$3.46
30-34	\$2.91	\$3.23	\$3.55	\$3.88	\$4.20	\$4.52	\$4.85
35-39	\$3.95	\$4.38	\$4.82	\$5.26	\$5.70	\$6.14	\$6.58
40-44	\$6.02	\$6.69	\$7.36	\$8.03	\$8.70	\$9.37	\$10.04
45-49	\$10.80	\$12.00	\$13.20	\$14.40	\$15.60	\$16.80	\$18.00
50-54	\$18.48	\$20.54	\$22.59	\$24.65	\$26.70	\$28.75	\$30.81
55-59	\$30.32	\$33.69	\$37.06	\$40.43	\$43.80	\$47.17	\$50.54
60-64	\$49.85	\$55.38	\$60.92	\$66.46	\$72.00	\$77.54	\$83.08
65-69	\$76.43	\$84.92	\$93.42	\$101.91	\$110.40	\$118.89	\$127.38
70-74	\$112.15	\$124.62	\$137.08	\$149.54	\$162.00	\$174.46	\$186.92
75-79	\$204.78	\$227.54	\$250.29	\$273.05	\$295.80	\$318.55	\$341.31

Bi-Weekly Child(ren) Cost

Coverage	Flat Rate	\$10,000		
		\$0.92		

This handout is for illustrative purposes only. The payroll deductions are an approximation. Please see your paycheck for actual payroll deductions. If there is a discrepancy between this handout and your paycheck, your paycheck stub prevails.

Benefit and Cost Summary for Voluntary Life Insurance

Bi-Weekly APC Employee Cost - Tobacco

Coverage	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Under 30	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
30-34	\$0.48	\$0.97	\$1.45	\$1.94	\$2.42	\$2.91	\$3.39	\$3.88	\$4.36	\$4.85
35-39	\$0.65	\$1.29	\$1.94	\$2.58	\$3.23	\$3.88	\$4.52	\$5.17	\$5.82	\$6.46
40-44	\$1.02	\$2.03	\$3.05	\$4.06	\$5.08	\$6.09	\$7.11	\$8.12	\$9.14	\$10.15
45-49	\$1.85	\$3.69	\$5.54	\$7.38	\$9.23	\$11.08	\$12.92	\$14.77	\$16.62	\$18.46
50-54	\$3.18	\$6.37	\$9.55	\$12.74	\$15.92	\$19.11	\$22.29	\$25.48	\$28.66	\$31.85
55-59	\$5.22	\$10.43	\$15.65	\$20.86	\$26.08	\$31.29	\$36.51	\$41.72	\$46.94	\$52.15
60-64	\$8.58	\$17.17	\$25.75	\$34.34	\$42.92	\$51.51	\$60.09	\$68.68	\$77.26	\$85.85
65-69	\$13.15	\$26.31	\$39.46	\$52.62	\$65.77	\$78.92	\$92.08	\$105.23	\$118.38	\$131.54
70-74	\$19.25	\$38.49	\$57.74	\$76.98	\$96.23	\$115.48	\$134.72	\$153.97	\$173.22	\$192.46
75-79	\$35.22	\$70.43	\$105.65	\$140.86	\$176.08	\$211.29	\$246.51	\$281.72	\$316.94	\$352.15

Coverage	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
Under 30	\$3.30	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00
30-34	\$5.33	\$5.82	\$6.30	\$6.78	\$7.27	\$7.75	\$8.24	\$8.72	\$9.21	\$9.69
35-39	\$7.11	\$7.75	\$8.40	\$9.05	\$9.69	\$10.34	\$10.98	\$11.63	\$12.28	\$12.92
40-44	\$11.17	\$12.18	\$13.20	\$14.22	\$15.23	\$16.25	\$17.26	\$18.28	\$19.29	\$20.31
45-49	\$20.31	\$22.15	\$24.00	\$25.85	\$27.69	\$29.54	\$31.38	\$33.23	\$35.08	\$36.92
50-54	\$35.03	\$38.22	\$41.40	\$44.58	\$47.77	\$50.95	\$54.14	\$57.32	\$60.51	\$63.69
55-59	\$57.37	\$62.58	\$67.80	\$73.02	\$78.23	\$83.45	\$88.66	\$93.88	\$99.09	\$104.31
60-64	\$94.43	\$103.02	\$111.60	\$120.18	\$128.77	\$137.35	\$145.94	\$154.52	\$163.11	\$171.69
65-69	\$144.69	\$157.85	\$171.00	\$184.15	\$197.31	\$210.46	\$223.62	\$236.77	\$249.92	\$263.08
70-74	\$211.71	\$230.95	\$250.20	\$269.45	\$288.69	\$307.94	\$327.18	\$346.43	\$365.68	\$384.92
75-79	\$387.37	\$422.58	\$457.80	\$493.02	\$528.23	\$563.45	\$598.66	\$633.88	\$669.09	\$704.31

Coverage	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
Under 30	\$6.30	\$6.60	\$6.90	\$7.20	\$7.50	\$7.80	\$8.10	\$8.40	\$8.70	\$9.00
30-34	\$10.18	\$10.66	\$11.15	\$11.63	\$12.12	\$12.60	\$13.08	\$13.57	\$14.05	\$14.54
35-39	\$13.57	\$14.22	\$14.86	\$15.51	\$16.15	\$16.80	\$17.45	\$18.09	\$18.74	\$19.38
40-44	\$21.32	\$22.34	\$23.35	\$24.37	\$25.38	\$26.40	\$27.42	\$28.43	\$29.45	\$30.46
45-49	\$38.77	\$40.62	\$42.46	\$44.31	\$46.15	\$48.00	\$49.85	\$51.69	\$53.54	\$55.38
50-54	\$66.88	\$70.06	\$73.25	\$76.43	\$79.62	\$82.80	\$85.98	\$89.17	\$92.35	\$95.54
55-59	\$109.52	\$114.74	\$119.95	\$125.17	\$130.38	\$135.60	\$140.82	\$146.03	\$151.25	\$156.46
60-64	\$180.28	\$188.86	\$197.45	\$206.03	\$214.62	\$223.20	\$231.78	\$240.37	\$248.95	\$257.54
65-69	\$276.23	\$289.38	\$302.54	\$315.69	\$328.85	\$342.00	\$355.15	\$368.31	\$381.46	\$394.62
70-74	\$404.17	\$423.42	\$442.66	\$461.91	\$481.15	\$500.40	\$519.65	\$538.89	\$558.14	\$577.38
75-79	\$739.52	\$774.74	\$809.95	\$845.17	\$880.38	\$915.60	\$950.82	\$986.03	\$1,021.25	\$1,056.46

This handout is for illustrative purposes only. The payroll deductions are an approximation. Please see your paycheck for actual payroll deductions. If there is a discrepancy between this handout and your paycheck, your paycheck stub prevails.

Benefit and Cost Summary for Voluntary Life Insurance

Bi-Weekly Spouse Cost - Tobacco (Spouse rate based on employee's age)

Coverage	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
Under 30	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40
30-34	\$0.48	\$0.97	\$1.45	\$1.94	\$2.42	\$2.91	\$3.39	\$3.88
35-39	\$0.65	\$1.29	\$1.94	\$2.58	\$3.23	\$3.88	\$4.52	\$5.17
40-44	\$1.02	\$2.03	\$3.05	\$4.06	\$5.08	\$6.09	\$7.11	\$8.12
45-49	\$1.85	\$3.69	\$5.54	\$7.38	\$9.23	\$11.08	\$12.92	\$14.77
50-54	\$3.18	\$6.37	\$9.55	\$12.74	\$15.92	\$19.11	\$22.29	\$25.48
55-59	\$5.22	\$10.43	\$15.65	\$20.86	\$26.08	\$31.29	\$36.51	\$41.72
60-64	\$8.58	\$17.17	\$25.75	\$34.34	\$42.92	\$51.51	\$60.09	\$68.68
65-69	\$13.15	\$26.31	\$39.46	\$52.62	\$65.77	\$78.92	\$92.08	\$105.23
70-74	\$19.25	\$38.49	\$57.74	\$76.98	\$96.23	\$115.48	\$134.72	\$153.97
75-79	\$35.22	\$70.43	\$105.65	\$140.86	\$176.08	\$211.29	\$246.51	\$281.72

Coverage	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
Under 30	\$2.70	\$3.00	\$3.30	\$3.60	\$3.90	\$4.20	\$4.50
30-34	\$4.36	\$4.85	\$5.33	\$5.82	\$6.30	\$6.78	\$7.27
35-39	\$5.82	\$6.46	\$7.11	\$7.75	\$8.40	\$9.05	\$9.69
40-44	\$9.14	\$10.15	\$11.17	\$12.18	\$13.20	\$14.22	\$15.23
45-49	\$16.62	\$18.46	\$20.31	\$22.15	\$24.00	\$25.85	\$27.69
50-54	\$28.66	\$31.85	\$35.03	\$38.22	\$41.40	\$44.58	\$47.77
55-59	\$46.94	\$52.15	\$57.37	\$62.58	\$67.80	\$73.02	\$78.23
60-64	\$77.26	\$85.85	\$94.43	\$103.02	\$111.60	\$120.18	\$128.77
65-69	\$118.38	\$131.54	\$144.69	\$157.85	\$171.00	\$184.15	\$197.31
70-74	\$173.22	\$192.46	\$211.71	\$230.95	\$250.20	\$269.45	\$288.69
75-79	\$316.94	\$352.15	\$387.37	\$422.58	\$457.80	\$493.02	\$528.23

Bi-Weekly Child(ren) Cost

Coverage	Flat Rate	\$10,000		
		\$0.92		

This handout is for illustrative purposes only. The payroll deductions are an approximation. Please see your paycheck for actual payroll deductions. If there is a discrepancy between this handout and your paycheck, your paycheck stub prevails.