



Term Life and Accidental Death & Dismemberment (AD&D) Insurance

can provide money for your family if you die or are diagnosed with a terminal illness.

How does it work?

You choose the amount of coverage that's right for you, and you keep coverage for a set period of time, or "term." If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.

AD&D Insurance is also available, which pays a benefit if you survive an accident but have certain serious injuries. It pays an additional amount if you die from a covered accident.

Why is this coverage so valuable?

If you buy a minimum of \$10,000 of coverage now, you can increase your coverage in the future up to \$200,000 to meet your growing needs. You won't have to answer any health questions or take a health exam.

What else is included?

A "Living" Benefit

If you are diagnosed with a terminal illness with less than 12 months to live, you can request 50% of your life insurance benefit (up to \$750,000) while you are still living. This amount will be taken out of the death benefit.

Waiver of premium

Your cost may be waived if you are totally disabled for a period of time.

Portability

You may be able to keep coverage if you leave the company, retire or change the number of hours you work.

Who can get Term Life coverage?

If you are actively at work* at least 20 hours each week, you may apply for coverage for:

You	Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times your earnings. You can get up to \$200,000 with no health questions.
Your Spouse	Get up to \$500,000 of coverage in \$5,000 increments. Your spouse can get up to \$50,000 with no health questions, if eligible (see delayed effective date)
Your Children	Get up to \$20,000 of coverage in \$5,000 increments. One policy covers all of your children until their 19th birthday – or until their 26th birthday if they are full-time students.** The maximum benefit for children live birth to 6 months is \$1,000.

Who can get Accidental Death & Dismemberment (AD&D) coverage?

You	Get up to \$500,000 of AD&D coverage for yourself in \$10,000 increments to a maximum of 5 times your earnings
Your Spouse	Get up to \$500,000 of AD&D coverage for your spouse in \$5,000 increments, if eligible (see delayed effective date)
Your Children	Get up to \$20,000 of coverage for your children in \$5,000 increments

No questions or health exams required.

You can purchase coverage for your spouse or children. If they are disabled when their coverage would normally begin, their coverage effective date will be delayed. Refer to the "Delayed effective date" section of the disclosures for more information.

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

Term Life Insurance and Accidental Death & Dismemberment (AD&D)

Worksheet

Calculate your costs

1. Enter the Term Life coverage amount you want.[†]
2. Divide by the amount shown.
3. Multiply by the rate. Use the Term Life rate table (at right) to find the rate based on age. (Choose the age you will be when your coverage becomes effective. To determine your spouse rate, choose the age the spouse will be when coverage becomes effective. See your plan administrator for your plan effective date.)
4. Enter your semi-monthly cost.

Term Life	1	2	3	4
Employee	\$_____,000	÷ \$10,000 = \$_____	X \$_____	= \$_____
Spouse	\$_____,000	÷ \$5,000 = \$_____	X \$_____	= \$_____
Child	\$_____,000	÷ \$5,000 = \$_____	X \$_____	= \$_____
Total cost				

Term Life semi-monthly rate for employee		Spouse semi-monthly rate	Child semi-monthly
Age	Per \$10,000 of coverage	Per \$5,000 of coverage	\$0.455 per \$5,000 of coverage
	Cost	Cost	
15 - 24	\$0.380	\$0.190	
25 - 29	\$0.380	\$0.190	
30 - 34	\$0.435	\$0.220	
35 - 39	\$0.490	\$0.245	
40 - 44	\$0.870	\$0.435	
45 - 49	\$1.525	\$0.765	
50 - 54	\$2.400	\$1.200	
55 - 59	\$3.760	\$1.880	
60 - 64	\$5.790	\$2.895	
65 - 69	\$8.830	\$4.415	
70 - 74	\$20.440	\$10.220	
75+	\$23.926	\$11.966	

1. Enter the AD&D coverage amount you want.[†]
2. Divide by the amount shown.
3. Multiply by the rate. Use the AD&D rate table (at right) to find the rate.
4. Enter your semi-monthly cost.

AD&D	1	2	3	4
Employee	\$_____,000	÷ \$10,000 = \$_____	X \$0.138	= \$_____
Spouse	\$_____,000	÷ \$5,000 = \$_____	X \$0.072	= \$_____
Child	\$_____,000	÷ \$5,000 = \$_____	X \$0.085	= \$_____
Total cost				

AD&D semi-monthly rates		
	Coverage amount	Rate
Employee	per \$10,000	\$0.138
Spouse	per \$5,000	\$0.072
Child	per \$5,000	\$0.085

Billed amount may vary slightly.

[†] If you apply for coverage above the guaranteed issue amount, you will be asked health-related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself. Coverage amounts cannot exceed 100% of your coverage amounts.