

**SUPPLEMENTAL TERM LIFE
RATE TABLE***

In the below rate tables, you will find sample coverage amounts** and the respective per pay period payroll deduction based on your Supplemental Term Life Insurance plan. The age band you fall into will be based on your age as of the above coverage effective date. Your rate is subject to change as you move from one age band to the next. To find the employee and/or your spouse cost, find the row in the appropriate table below, showing the employee's age as of the above coverage effective date. Follow the row over to the column with the coverage amount for which you wish to see the premium.

The below premiums were calculated using a payroll deduction frequency of **26** times per year.

Employee and Spouse Supplemental Term Life

Age Bands	Monthly Rates/ \$1,000	Employee Coverage Amounts and Bi-Weekly Premiums												
		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000
<30	\$0.070	\$0.32	\$0.65	\$0.97	\$1.29	\$1.62	\$1.94	\$2.26	\$2.58	\$2.91	\$3.23	\$3.55	\$3.88	\$4.20
30-34	\$0.120	\$0.55	\$1.11	\$1.66	\$2.22	\$2.77	\$3.32	\$3.88	\$4.43	\$4.98	\$5.54	\$6.09	\$6.65	\$7.20
35-39	\$0.200	\$0.92	\$1.85	\$2.77	\$3.69	\$4.62	\$5.54	\$6.46	\$7.38	\$8.31	\$9.23	\$10.15	\$11.08	\$12.00
40-44	\$0.310	\$1.43	\$2.86	\$4.29	\$5.72	\$7.15	\$8.58	\$10.02	\$11.45	\$12.88	\$14.31	\$15.74	\$17.17	\$18.60
45-49	\$0.520	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00	\$26.40	\$28.80	\$31.20
50-54	\$0.880	\$4.06	\$8.12	\$12.18	\$16.25	\$20.31	\$24.37	\$28.43	\$32.49	\$36.55	\$40.62	\$44.68	\$48.74	\$52.80
55-59	\$1.270	\$5.86	\$11.72	\$17.58	\$23.45	\$29.31	\$35.17	\$41.03	\$46.89	\$52.75	\$58.62	\$64.48	\$70.34	\$76.20
60+	\$2.130	\$9.83	\$19.66	\$29.49	\$39.32	\$49.15	\$58.98	\$68.82	\$78.65	\$88.48	\$98.31	\$108.14	\$117.97	\$127.80

Age Bands	Monthly Rates/ \$1,000	Employee Coverage Amounts and Bi-Weekly Premiums												
		\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<30	\$0.070	\$4.52	\$4.85	\$5.17	\$5.49	\$5.82	\$6.14	\$6.46	\$8.08	\$9.69	\$11.31	\$12.92	\$14.54	\$16.15
30-34	\$0.120	\$7.75	\$8.31	\$8.86	\$9.42	\$9.97	\$10.52	\$11.08	\$13.85	\$16.62	\$19.38	\$22.15	\$24.92	\$27.69
35-39	\$0.200	\$12.92	\$13.85	\$14.77	\$15.69	\$16.62	\$17.54	\$18.46	\$23.08	\$27.69	\$32.31	\$36.92	\$41.54	\$46.15
40-44	\$0.310	\$20.03	\$21.46	\$22.89	\$24.32	\$25.75	\$27.18	\$28.62	\$35.77	\$42.92	\$50.08	\$57.23	\$64.38	\$71.54
45-49	\$0.520	\$33.60	\$36.00	\$38.40	\$40.80	\$43.20	\$45.60	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00
50-54	\$0.880	\$56.86	\$60.92	\$64.98	\$69.05	\$73.11	\$77.17	\$81.23	\$101.54	\$121.85	\$142.15	\$162.46	\$182.77	\$203.08
55-59	\$1.270	\$82.06	\$87.92	\$93.78	\$99.65	\$105.51	\$111.37	\$117.23	\$146.54	\$175.85	\$205.15	\$234.46	\$263.77	\$293.08
60+	\$2.130	\$137.63	\$147.46	\$157.29	\$167.12	\$176.95	\$186.78	\$196.62	\$245.77	\$294.92	\$344.08	\$393.23	\$442.38	\$491.54

Age Bands	Monthly Rates/ \$1,000	Spouse Coverage Amounts and Bi-Weekly Premiums												
		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000
<30	\$0.070	\$0.16	\$0.32	\$0.48	\$0.65	\$0.81	\$0.97	\$1.13	\$1.29	\$1.45	\$1.62	\$1.78	\$1.94	\$2.10
30-34	\$0.120	\$0.28	\$0.55	\$0.83	\$1.11	\$1.38	\$1.66	\$1.94	\$2.22	\$2.49	\$2.77	\$3.05	\$3.32	\$3.60
35-39	\$0.200	\$0.46	\$0.92	\$1.38	\$1.85	\$2.31	\$2.77	\$3.23	\$3.69	\$4.15	\$4.62	\$5.08	\$5.54	\$6.00
40-44	\$0.310	\$0.72	\$1.43	\$2.15	\$2.86	\$3.58	\$4.29	\$5.01	\$5.72	\$6.44	\$7.15	\$7.87	\$8.58	\$9.30
45-49	\$0.520	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00	\$13.20	\$14.40	\$15.60
50-54	\$0.880	\$2.03	\$4.06	\$6.09	\$8.12	\$10.15	\$12.18	\$14.22	\$16.25	\$18.28	\$20.31	\$22.34	\$24.37	\$26.40
55-59	\$1.270	\$2.93	\$5.86	\$8.79	\$11.72	\$14.65	\$17.58	\$20.52	\$23.45	\$26.38	\$29.31	\$32.24	\$35.17	\$38.10
60+	\$2.130	\$4.92	\$9.83	\$14.75	\$19.66	\$24.58	\$29.49	\$34.41	\$39.32	\$44.24	\$49.15	\$54.07	\$58.98	\$63.90

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Age Bands	Monthly Rates/ \$1,000	Spouse Coverage Amounts and Bi-Weekly Premiums												
		\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000	\$110,000	\$120,000	\$150,000	\$200,000	\$250,000
<30	\$0.070	\$2.26	\$2.42	\$2.58	\$2.75	\$2.91	\$3.07	\$3.23	\$3.39	\$3.55	\$3.88	\$4.85	\$6.46	\$8.08
30-34	\$0.120	\$3.88	\$4.15	\$4.43	\$4.71	\$4.98	\$5.26	\$5.54	\$5.82	\$6.09	\$6.65	\$8.31	\$11.08	\$13.85
35-39	\$0.200	\$6.46	\$6.92	\$7.38	\$7.85	\$8.31	\$8.77	\$9.23	\$9.69	\$10.15	\$11.08	\$13.85	\$18.46	\$23.08
40-44	\$0.310	\$10.02	\$10.73	\$11.45	\$12.16	\$12.88	\$13.59	\$14.31	\$15.02	\$15.74	\$17.17	\$21.46	\$28.62	\$35.77
45-49	\$0.520	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00	\$25.20	\$26.40	\$28.80	\$36.00	\$48.00	\$60.00
50-54	\$0.880	\$28.43	\$30.46	\$32.49	\$34.52	\$36.55	\$38.58	\$40.62	\$42.65	\$44.68	\$48.74	\$60.92	\$81.23	\$101.54
55-59	\$1.270	\$41.03	\$43.96	\$46.89	\$49.82	\$52.75	\$55.68	\$58.62	\$61.55	\$64.48	\$70.34	\$87.92	\$117.23	\$146.54
60+	\$2.130	\$68.82	\$73.73	\$78.65	\$83.56	\$88.48	\$93.39	\$98.31	\$103.22	\$108.14	\$117.97	\$147.46	\$196.62	\$245.77

Child Supplemental Term Life

	Monthly Rates/ \$1,000	Child Coverage Amounts and Monthly Premiums			
		\$2,500	\$5,000	\$7,500	\$10,000
Child(ren)	\$0.200	\$0.23	\$0.46	\$0.69	\$0.92

Rates will increase as you move from one age band to the next. Refer to above rate chart for increase schedule

*These rates are for informational purposes only. Should a discrepancy exist between the rates shown in the above tables and the rates contained in your group policy, the rates in the group policy will control. Please refer to your Summary of Benefits for details on eligibility, coverage amounts and overall plan design.

**Some amounts of coverage may not be available without the submission of evidence of good health. Requested coverage requiring evidence of good health will not become effective until approved by Aetna Life Insurance Company (Aetna).

Supplemental Life insurance policies are offered by Aetna.

This material is for information only. An application must be completed to obtain coverage. Rates may vary based on a group members' mix of age, status, zip code and other factors. Supplemental Life insurance policies contain exclusions and limitations. Information is believed to be accurate as of the production date; however, it is subject to change.