

**Life Insurance Options and Rates Effective - July 1, 2010
Tobacco-User Active Employee's Optional Life Insurance**

	Plan I		Plan II		Plan III		Plan IV		Plan V		Plan VI		Plan VII		Plan VIII		Plan IX	
Employee's Age	Amount of Coverage	Monthly Premium																
Under 30	\$5,000	\$0.41	\$10,000	\$0.82	\$20,000	\$1.64	\$30,000	\$2.46	\$40,000	\$3.28	\$50,000	\$4.10	\$60,000	\$4.92	\$75,000	\$6.15	\$80,000	\$6.56
30-34	\$5,000	\$0.50	\$10,000	\$1.00	\$20,000	\$2.00	\$30,000	\$3.00	\$40,000	\$4.00	\$50,000	\$5.00	\$60,000	\$6.00	\$75,000	\$7.50	\$80,000	\$8.00
35-39	\$5,000	\$0.59	\$10,000	\$1.17	\$20,000	\$2.34	\$30,000	\$3.51	\$40,000	\$4.68	\$50,000	\$5.85	\$60,000	\$7.02	\$75,000	\$8.78	\$80,000	\$9.36
40-44	\$5,000	\$0.98	\$10,000	\$1.96	\$20,000	\$3.92	\$30,000	\$5.88	\$40,000	\$7.84	\$50,000	\$9.80	\$60,000	\$11.76	\$75,000	\$14.70	\$80,000	\$15.68
45-49	\$5,000	\$1.25	\$10,000	\$2.49	\$20,000	\$4.98	\$30,000	\$7.47	\$40,000	\$9.96	\$50,000	\$12.45	\$60,000	\$14.94	\$75,000	\$18.68	\$80,000	\$19.92
50-54	\$5,000	\$2.08	\$10,000	\$4.16	\$20,000	\$8.32	\$30,000	\$12.48	\$40,000	\$16.64	\$50,000	\$20.80	\$60,000	\$24.96	\$75,000	\$31.20	\$80,000	\$33.28
55-59	\$5,000	\$3.18	\$10,000	\$6.36	\$20,000	\$12.72	\$30,000	\$19.08	\$40,000	\$25.44	\$50,000	\$31.80	\$60,000	\$38.16	\$75,000	\$47.70	\$80,000	\$50.88
60-64	\$5,000	\$4.24	\$10,000	\$8.47	\$20,000	\$16.94	\$30,000	\$25.41	\$40,000	\$33.88	\$50,000	\$42.35	\$60,000	\$50.82	\$75,000	\$63.53	\$80,000	\$67.76
65-69	\$3,250	\$4.21	\$6,500	\$8.42	\$13,000	\$16.85	\$19,500	\$25.27	\$26,000	\$33.70	\$32,500	\$42.12	\$39,000	\$50.54	\$48,750	\$63.18	\$52,000	\$67.39
70 & Above	\$2,250	\$8.54	\$4,500	\$17.08	\$9,000	\$34.16	\$13,500	\$51.23	\$18,000	\$68.31	\$22,500	\$85.39	\$27,000	\$102.47	\$33,750	\$128.08	\$36,000	\$136.62

	Plan X		Plan XI		Plan XII		Plan XIII		Plan XIV		Plan XV		Plan XVI		Plan XVII		Plan XVIII	
Under 30	\$100,000	\$8.20	\$150,000	\$12.30	\$200,000	\$16.40	\$250,000	\$20.50	\$300,000	\$24.60	\$350,000	\$28.70	\$400,000	\$32.80	\$450,000	\$36.90	\$500,000	\$41.00
30-34	\$100,000	\$10.00	\$150,000	\$15.00	\$200,000	\$20.00	\$250,000	\$25.00	\$300,000	\$30.00	\$350,000	\$35.00	\$400,000	\$40.00	\$450,000	\$45.00	\$500,000	\$50.00
35-39	\$100,000	\$11.70	\$150,000	\$17.55	\$200,000	\$23.40	\$250,000	\$29.25	\$300,000	\$35.10	\$350,000	\$40.95	\$400,000	\$46.80	\$450,000	\$52.65	\$500,000	\$58.50
40-44	\$100,000	\$19.60	\$150,000	\$29.40	\$200,000	\$39.20	\$250,000	\$49.00	\$300,000	\$58.80	\$350,000	\$68.60	\$400,000	\$78.40	\$450,000	\$88.20	\$500,000	\$98.00
45-49	\$100,000	\$24.90	\$150,000	\$37.35	\$200,000	\$49.80	\$250,000	\$62.25	\$300,000	\$74.70	\$350,000	\$87.15	\$400,000	\$99.60	\$450,000	\$112.50	\$500,000	\$124.50
50-54	\$100,000	\$41.60	\$150,000	\$62.40	\$200,000	\$83.20	\$250,000	\$104.00	\$300,000	\$124.80	\$350,000	\$145.60	\$400,000	\$166.40	\$450,000	\$187.20	\$500,000	\$208.00
55-59	\$100,000	\$63.60	\$150,000	\$95.40	\$200,000	\$127.20	\$250,000	\$159.00	\$300,000	\$190.80	\$350,000	\$222.60	\$400,000	\$254.40	\$450,000	\$286.20	\$500,000	\$318.00
60-64	\$100,000	\$84.70	\$150,000	\$127.05	\$200,000	\$169.40	\$250,000	\$211.75	\$300,000	\$254.10	\$350,000	\$296.45	\$400,000	\$338.80	\$450,000	\$381.15	\$500,000	\$423.50
65-69	\$65,000	\$84.24	\$97,500	\$126.36	\$130,000	\$168.48	\$162,500	\$210.60	\$195,000	\$252.72	\$227,500	\$294.84	\$260,000	\$336.96	\$292,500	\$379.08	\$325,000	\$421.20
70 & Above	\$45,000	\$170.78	\$75,000	\$256.16	\$90,000	\$341.55	\$112,500	\$426.94	\$135,000	\$512.33	\$157,500	\$597.71	\$180,000	\$683.10	\$202,500	\$768.49	\$225,000	\$853.88

Dependent Optional Life

Plan	Who is Covered?	Coverage Amount	Monthly Premium
Dependent Plan 1	Spouse	\$5,000	\$2.15
	Each Child	\$2,000	
Dependent Plan 2	Spouse	\$10,000	\$4.31
	Each Child	\$4,000	
Dependent Plan 3	Spouse	\$15,000	\$6.46
	Each Child	\$7,000	
Dependent Plan 4	Spouse	\$20,000	\$8.61
	Each Child	\$10,000	