

# VOLUNTARY OPTIONAL COVERAGE

## VOLUNTARY TERM LIFE INSURANCE

- Paid 100% by employee
- Available in units of \$10,000
- Minimum - \$10,000/ Maximum - \$300,000
- Available to Employee
- Available to Employee's Spouse
- To apply for Optional Life Insurance, you must complete a Statement of Health Form and submit directly to the insurance carrier for approval

Age Ranges	Male	Female
<b>Under 35</b>	\$0.72	\$0.36
<b>35-39</b>	\$0.90	\$0.54
<b>40-44</b>	\$1.53	\$0.81
<b>45-49</b>	\$2.70	\$1.35
<b>50-54</b>	\$4.68	\$2.25
<b>55-59</b>	\$7.65	\$3.60
<b>60-64</b>	\$9.90	\$5.67
<b>65-69</b>	\$16.78	\$10.41

## VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

- Available in units of \$10,000
- Minimum - \$10,000/ Maximum - \$300,000
- Available in Family Plan as well as Employee only
- Family Coverage – Spouse – 50% of employee's coverage  
Children – 10% of employee's coverage
- Rates: Employee Only - \$0.20 per \$10,000 unit  
Family Plan -\$0.32 per \$10,000 unit