

Level Term Life Insurance

Benefits that protect you and your family



Life insurance is a great way to protect your most important assets and help provide the peace of mind your family deserves. This plan pays cash directly to you or your beneficiary to use however you choose. It is also portable, so you can keep the coverage if you change employers.

Level term life insurance also includes a Terminal Illness Benefit which provides as much as 50% of the death benefit while you are living with a terminal illness. This benefit is automatically included in the employee's policy.

Benefit Options

Employee, spouse and child coverage is available.

Employee Coverage:

- You can elect 10 year term coverage
- Choose life insurance benefit amounts from \$10,000 - \$300,000, in \$10,000 increments
- [You can elect up to \\$100,000 in coverage on a guarantee issue basis. Benefit amounts above \\$100,000 require the completion of the health questions on the Evidence of Insurability \(EOI\) form.](#) **Portability**
- **allows you to keep this coverage if you change employers or if benefits are no longer available to you.**

Child(ren) Coverage

- You can elect to cover your child(ren) if you have employee coverage
- Choose life insurance benefit amounts of \$5,000 to \$25,000, in \$5,000 increments. Coverage on your child(ren) cannot exceed your coverage amount.
- [You can elect up to \\$10,000 in child\(ren\) coverage on a guarantee issue basis. Benefit amounts above \\$10,000 require the completion of the health questions on the EOI form.](#)
- One rate covers all eligible children

Eligibility

- Employees age 18-70 are eligible for coverage
- Spouse age 18-60 are eligible for coverage
- New coverage can be elected for children age 11 days to 24 years. Child coverage terminates at age 26.

Spouse Coverage:

- You can elect to cover your spouse if you have employee coverage
- Choose life insurance benefit amounts from \$10,000 - \$50,000, in \$10,000 increments. Spouse coverage cannot exceed your (the employee) coverage amount.
- [You can elect up to \\$10,000 in spouse coverage on a guarantee issue basis. Benefit amounts above \\$10,000 require the completion of the spouse health questions on the EOI form.](#)
- Spouse rates are based on the age of your spouse.

Life Insurance Exclusions and Limitations

- If you die by suicide, while sane or insane, within two years of your coverage effective date, then no death benefit will be paid. We will return any premiums that were paid during those first two years.

Terminal Illness Benefit Limitation

- Only one benefit amount shall be paid per lifetime up to 50% of the death benefit amount. This benefit is available through employee age 55 in most states.

This document is a brief description of Certificate Form No. 34570-FL. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations. Underwritten by Combined Insurance Company of America, a Chubb company.

Life insurance calculation:

Example

- \$80,000 in 10 year term coverage for a 45 year old would cost \$38.72 per month: $80,000/10,000 \times \$4.84$.

Employee or spouse life benefit calculation:

Step 1

How much coverage would you like?
(increments of \$10,000) \$

Step 2

Insert the rate per \$10,000 in coverage for your age and desired term \$

Step 3

Multiply Step 1 by Step 2 \$

Step 4

Divide by 10,000 \$

The answer to step 4 will be your monthly premium for your desired amount of life insurance coverage.

10 Year Level Term Life Insurance Rates

Life insurance premium varies based on your age and the coverage amount elected. *Spouse rates are based on the age of your spouse.*

Employee and spouse rates - 12 pay cycles									
Age	\$10,000	\$30,000	\$50,000	\$70,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
18	\$1.28	\$3.84	\$6.40	\$8.96	\$12.80	\$19.20	\$25.60	\$32.00	\$38.40
19	\$1.28	\$3.84	\$6.40	\$8.96	\$12.80	\$19.20	\$25.60	\$32.00	\$38.40
20	\$1.28	\$3.84	\$6.40	\$8.96	\$12.80	\$19.20	\$25.60	\$32.00	\$38.40
21	\$1.40	\$4.20	\$7.00	\$9.80	\$14.00	\$21.00	\$28.00	\$35.00	\$42.00
22	\$1.48	\$4.44	\$7.40	\$10.36	\$14.80	\$22.20	\$29.60	\$37.00	\$44.40
23	\$1.48	\$4.44	\$7.40	\$10.36	\$14.80	\$22.20	\$29.60	\$37.00	\$44.40
24	\$1.48	\$4.44	\$7.40	\$10.36	\$14.80	\$22.20	\$29.60	\$37.00	\$44.40
25	\$1.60	\$4.80	\$8.00	\$11.20	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00
26	\$1.60	\$4.80	\$8.00	\$11.20	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00
27	\$1.60	\$4.80	\$8.00	\$11.20	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00
28	\$1.68	\$5.04	\$8.40	\$11.76	\$16.80	\$25.20	\$33.60	\$42.00	\$50.40
29	\$1.80	\$5.40	\$9.00	\$12.60	\$18.00	\$27.00	\$36.00	\$45.00	\$54.00
30	\$1.88	\$5.64	\$9.40	\$13.16	\$18.80	\$28.20	\$37.60	\$47.00	\$56.40
31	\$1.88	\$5.64	\$9.40	\$13.16	\$18.80	\$28.20	\$37.60	\$47.00	\$56.40
32	\$2.12	\$6.36	\$10.60	\$14.84	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60
33	\$2.12	\$6.36	\$10.60	\$14.84	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60
34	\$2.24	\$6.72	\$11.20	\$15.68	\$22.40	\$33.60	\$44.80	\$56.00	\$67.20
35	\$2.32	\$6.96	\$11.60	\$16.24	\$23.20	\$34.80	\$46.40	\$58.00	\$69.60
36	\$2.52	\$7.56	\$12.60	\$17.64	\$25.20	\$37.80	\$50.40	\$63.00	\$75.60
37	\$2.72	\$8.16	\$13.60	\$19.04	\$27.20	\$40.80	\$54.40	\$68.00	\$81.60
38	\$2.96	\$8.88	\$14.80	\$20.72	\$29.60	\$44.40	\$59.20	\$74.00	\$88.80
39	\$3.28	\$9.84	\$16.40	\$22.96	\$32.80	\$49.20	\$65.60	\$82.00	\$98.40
40	\$3.56	\$10.68	\$17.80	\$24.92	\$35.60	\$53.40	\$71.20	\$89.00	\$106.80
41	\$3.76	\$11.28	\$18.80	\$26.32	\$37.60	\$56.40	\$75.20	\$94.00	\$112.80
42	\$4.12	\$12.36	\$20.60	\$28.84	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60
43	\$4.32	\$12.96	\$21.60	\$30.24	\$43.20	\$64.80	\$86.40	\$108.00	\$129.60
44	\$4.52	\$13.56	\$22.60	\$31.64	\$45.20	\$67.80	\$90.40	\$113.00	\$135.60
45	\$4.84	\$14.52	\$24.20	\$33.88	\$48.40	\$72.60	\$96.80	\$121.00	\$145.20
46	\$5.48	\$16.44	\$27.40	\$38.36	\$54.80	\$82.20	\$109.60	\$137.00	\$164.40
47	\$6.00	\$18.00	\$30.00	\$42.00	\$60.00	\$90.00	\$120.00	\$150.00	\$180.00
48	\$6.72	\$20.16	\$33.60	\$47.04	\$67.20	\$100.80	\$134.40	\$168.00	\$201.60
49	\$7.36	\$22.08	\$36.80	\$51.52	\$73.60	\$110.40	\$147.20	\$184.00	\$220.80
50	\$8.00	\$24.00	\$40.00	\$56.00	\$80.00	\$120.00	\$160.00	\$200.00	\$240.00
51	\$8.60	\$25.80	\$43.00	\$60.20	\$86.00	\$129.00	\$172.00	\$215.00	\$258.00
52	\$9.24	\$27.72	\$46.20	\$64.68	\$92.40	\$138.60	\$184.80	\$231.00	\$277.20
53	\$10.00	\$30.00	\$50.00	\$70.00	\$100.00	\$150.00	\$200.00	\$250.00	\$300.00
54	\$10.52	\$31.56	\$52.60	\$73.64	\$105.20	\$157.80	\$210.40	\$263.00	\$315.60
55	\$11.12	\$33.36	\$55.60	\$77.84	\$111.20	\$166.80	\$222.40	\$278.00	\$333.60
56	\$12.52	\$37.56	\$62.60	\$87.64	\$125.20	\$187.80	\$250.40	\$313.00	\$375.60
57	\$13.76	\$41.28	\$68.80	\$96.32	\$137.60	\$206.40	\$275.20	\$344.00	\$412.80
58	\$15.04	\$45.12	\$75.20	\$105.28	\$150.40	\$225.60	\$300.80	\$376.00	\$451.20
59	\$16.28	\$48.84	\$81.40	\$113.96	\$162.80	\$244.20	\$325.60	\$407.00	\$488.40
60	\$17.56	\$52.68	\$87.80	\$122.92	\$175.60	\$263.40	\$351.20	\$439.00	\$526.80
61	\$18.80	\$56.40	\$94.00	\$131.60	\$188.00	\$282.00	\$376.00	\$470.00	\$564.00
62	\$20.16	\$60.48	\$100.80	\$141.12	\$201.60	\$302.40	\$403.20	\$504.00	\$604.80
63	\$21.44	\$64.32	\$107.20	\$150.08	\$214.40	\$321.60	\$428.80	\$536.00	\$643.20
64	\$22.80	\$68.40	\$114.00	\$159.60	\$228.00	\$342.00	\$456.00	\$570.00	\$684.00
65	\$24.08	\$72.24	\$120.40	\$168.56	\$240.80	\$361.20	\$481.60	\$602.00	\$722.40
66	\$26.04	\$78.12	\$130.20	\$182.28	\$260.40	\$390.60	\$520.80	\$651.00	\$781.20
67	\$28.28	\$84.84	\$141.40	\$197.96	\$282.80	\$424.20	\$565.60	\$707.00	\$848.40
68	\$30.88	\$92.64	\$154.40	\$216.16	\$308.80	\$463.20	\$617.60	\$772.00	\$926.40
69	\$33.52	\$100.56	\$167.60	\$234.64	\$335.20	\$502.80	\$670.40	\$838.00	\$1,005.60
70	\$36.44	\$109.32	\$182.20	\$255.08	\$364.40	\$546.60	\$728.80	\$911.00	\$1,093.20

* Employee life insurance benefit amounts in excess of \$100,000 along with spouse and child amounts in excess of \$10,000 require the completion of the Group Term Life Evidence of Insurability form.