

Rate History:

1/1/2014 – 12/31/2016

Basic Life/AD&D

	<u>Life</u>	<u>AD&D</u>
Class 1 (per \$1,000)-1 x Ann. Earnings to \$150,000	\$0.24	\$0.04
Class 2 (per \$1,000)-1 x Ann. Earnings to \$50,000	\$0.23	\$0.04
Class 3 (per member)-\$20,000	\$4.66	\$0.80
Class 4 (per member)-\$25,000	\$5.85	\$1.00

Additional Term Life

Employee	Rate varies
Spouse	Rate varies

Additional AD&D

Employee	\$0.04 per \$1,000
Spouse	\$0.04 per \$1,000

Child Life

\$5,000 Benefit	\$0.50 per Member
\$7,500 Benefit	\$0.76 per Member
\$10,000 Benefit	\$1.00 per Member

Long Term Disability (% of insured earnings)

Class 1	Base Rate	0.725%
Class 2	Base Rate	0.725%
Class 3	Base Rate	0.725%
Class 4	Base Rate	0.688%
Class 5	Base Rate	0.385%
Class 1	Buy-Up	0.130% (employee paid)
Class 2	Buy-Up	0.230% (employee paid)

1/1/2008 – 12/31/2014

Basic Life/AD&D

	<u>Life</u>	<u>AD&D</u>
Class 1 (per \$1,000)-1 x Ann. Earnings to \$150,000	\$0.24	\$0.04
Class 2 (per \$1,000)-1 x Ann. Earnings to \$50,000	\$0.23	\$0.04
Class 3 (per member)-\$20,000	\$4.66	\$0.80
Class 4 (per member)-\$25,000	\$5.85	\$1.00

Additional Term Life

Employee	Rate varies
Spouse	Rate varies

Additional AD&D

Employee	\$0.04 per \$1,000
Spouse	\$0.04 per \$1,000

Child Life

\$5,000 Benefit	\$0.50 per Member
\$7,500 Benefit	\$0.76 per Member
\$10,000 Benefit	\$1.00 per Member

Long Term Disability (% of insured earnings)

Class 1	Base Rate	0.565%
Class 2	Base Rate	0.565%
Class 3	Base Rate	0.510%
Class 4	Base Rate	0.28%
Class 1	Buy-Up	0.130% (employee paid)