



The Standard
Positively different.

**Washington County
Voluntary Life Insurance
Group Policy #100258**

Definition of Member: All active employees regularly working at least 20 hours each week. Temporary or seasonal employees, or full time members of the armed forces are not eligible.

SCHEDULE OF INSURANCE

Employee Amount: Multiples of \$10,000, from \$10,000 to \$300,000 not to exceed 600% of Annual Earnings.

Spouse Amount: Multiples of \$10,000, from \$10,000 to \$300,000, not to exceed 100% of the employee's elected amount.

Child(ren) Amount: \$2,000, \$5,000 or \$10,000 options. Coverage available for children up to age 21 or 25 if a full-time student.

Guarantee Issue Levels:

Employee:	\$50,000
Dependent Spouse:	\$10,000
Dependent Child(ren):	\$10,000

Cost per \$10,000 of insurance:

<u>Age</u>	<u>Tobacco Use</u>	<u>Tobacco Free</u>
0 - 29	1.32	.86
30 - 34	1.41	.91
35 - 39	1.86	1.19
40 - 44	3.00	1.94
45 - 49	5.10	3.40
50 - 54	7.86	5.24
55 - 59	13.00	8.97
60 - 64	15.50	10.70
65 - 69	28.78	20.56
70 - 74	49.96	37.01
75 - 79	72.08	55.45
80 - 89	128.07	102.46
90 - up	323.49	258.79

Child(ren) rate = \$.40 for \$2,000, \$1.00 for \$5,000, \$2.00 for \$10,000

- Note:** Premium increases due to age change become effective on the January 1 coinciding with or next following the member's or spouse's birthday.

Cost Summary Example: Monthly cost for member, age 38, tobacco free, purchasing \$50,000 on self; \$20,000 on Spouse (age 34, tobacco free); and \$5,000 on Child(ren):

Member	= \$50,000*	= 5 x \$1.19	= \$5.95
Spouse	= \$10,000*	= 2 x \$0.91	= \$1.82
Child(ren)	= \$ 5,000	= N/A	= <u>\$1.00</u>

Total Monthly Payroll Deduction \$8.77

Amounts above Guarantee Issue levels require approval of Evidence of Insurability. Coverage does not become effective until the first day of the calendar month following the date Standard approves the Member's application, subject to the Active Work requirement.