

Voluntary Term Life Insurance Plan for Employees of Stamford Public Schools

PREMIUM TABLES

EMPLOYEE and SPOUSE RATES:	Rates below are Monthly . Rates below are per unit of life insurance; a unit = \$10,000 .											
<u>AGE BAND</u>	<u>RATES</u>											
Under 30	\$ 0.30											
30-34	\$ 0.40											
35-39	\$ 0.60											
40-44	\$ 0.90											
45-49	\$ 1.40											
50-54	\$ 2.70											
55-59	\$ 4.30											
60-64	\$ 5.10											
65-69	\$ 9.90											
70 or older*	\$12.70											
* Spouse must be under age 70 to be enrolled.	Rates change as an insured moves from one age band to the next.											
CHILDREN RATES:	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 50%;">Benefit Amount (as of age 6 mos.)</th> <th style="width: 50%;">Monthly Rate</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$10,000</td> <td style="text-align: center;">\$2.00</td> </tr> <tr> <td style="text-align: center;">\$N/A</td> <td style="text-align: center;">\$N/A</td> </tr> <tr> <td style="text-align: center;">\$N/A</td> <td style="text-align: center;">\$N/A</td> </tr> <tr> <td style="text-align: center;">\$N/A</td> <td style="text-align: center;">\$N/A</td> </tr> </tbody> </table>		Benefit Amount (as of age 6 mos.)	Monthly Rate	\$10,000	\$2.00	\$N/A	\$N/A	\$N/A	\$N/A	\$N/A	\$N/A
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<ul style="list-style-type: none"> • One benefit amount for all eligible children in family. • One rate for all eligible children in family, regardless of number. 	Dependent children coverage includes a \$1,000 benefit for children age 14 days to 6 months.											

To determine your premium:

Employee and Spouse --

- ◆ Select an available benefit amount for yourself.

For employees age 75 and older: Benefit amounts are reduced according to the age-based reduction chart shown on the **ELIGIBILITY AND BENEFITS** sheet. When selecting an amount of insurance, you must select a pre-age 75 benefit amount --do not select a calculated reduced amount.

- ◆ Determine the number of units of coverage by dividing the amount of coverage by the unit amount shown in the chart. (ex: \$50,000 selected and unit = \$10,000: \$50,000 divided by \$10,000 = 5 units; \$50,000 selected and unit = \$1,000: \$50,000 divided by \$1,000 = 50 units).
- ◆ Determine your age band.
- ◆ Multiply the number of units times the rate shown for your age band. **NOTE:** If the rate chart shows Tobacco User and Non-tobacco User tables, be sure and use the correct table.
- ◆ Repeat the steps above for your spouse at his/her age (selected employee and spouse amounts do not have to be the same). Your spouse must be under age 70 to be enrolled.

Dependent Children--

- ◆ Select an available benefit amount for your dependent children.

Add the premiums for your elections here:

Employee Premium***	\$
Spouse Premium***	\$
Dependent Children Premium	\$
Total Calculated Premium	\$

*** Initial rates are calculated as of the coverage effective date and are based on the insured's age in relation to the Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band.