

# OPTIONAL COVERAGE RATES

Optional Term Life* Premiums															
<ul style="list-style-type: none"> <li>● <b>Election I</b> = 1 x annual salary</li> <li>● <b>Election II</b> = 2 x annual salary</li> </ul> <p>After the first 31 days of employment, Elections I and II require evidence of insurability (EOI).</p> <ul style="list-style-type: none"> <li>● <b>Election III</b> = 3 x annual salary</li> <li>● <b>Election IV</b> = 4 x annual salary</li> </ul> <p>Elections III and IV always require EOI.</p> <p><b>Beginning at age 70</b>, Optional Term Life coverage is reduced to a percentage of your annual salary according to the table below:</p> <table border="0"> <tr> <td>Age 70 - 74</td> <td>65%</td> </tr> <tr> <td>Age 75 - 79</td> <td>40%</td> </tr> <tr> <td>Age 80 - 84</td> <td>25%</td> </tr> <tr> <td>Age 85 - 89</td> <td>15%</td> </tr> <tr> <td>Age 90 and over</td> <td>10%</td> </tr> </table> <p>* Optional Term Life is limited to a maximum of \$400,000 or four times your salary, whichever is less.</p>	Age 70 - 74	65%	Age 75 - 79	40%	Age 80 - 84	25%	Age 85 - 89	15%	Age 90 and over	10%	Rate per \$1,000 of Annual Salary				
	Age 70 - 74	65%													
	Age 75 - 79	40%													
	Age 80 - 84	25%													
	Age 85 - 89	15%													
	Age 90 and over	10%													
	Age	Election I	Election II	Election III	Election IV										
	15-19	\$0.09	\$0.18	\$0.27	\$0.36										
	20-24	0.09	0.18	0.27	0.36										
	25-29	0.10	0.20	0.30	0.40										
	30-34	0.10	0.20	0.30	0.40										
	35-39	0.11	0.22	0.33	0.44										
	40-44	0.13	0.26	0.39	0.52										
	45-49	0.18	0.36	0.54	0.72										
50-54	0.31	0.62	0.93	1.24											
55-59	0.50	1.00	1.50	2.00											
60-64	0.85	1.70	2.55	3.40											
65-69	1.28	2.56	3.84	5.12											
70-74	1.96	3.92	5.88	7.84											
75-79	3.19	6.38	9.57	12.76											
80-84	5.11	10.22	15.33	20.44											
85-89	8.46	16.92	25.38	33.84											
90+	12.78	25.56	38.34	51.12											

Voluntary Accidental Death and Dismemberment (AD&D) Premiums			
You may apply for AD&D coverage according to the following table:			
Employee's Age	Minimum Coverage	Maximum Coverage	Increments
Under age 70	\$10,000	\$200,000	\$5,000
70 - 74	6,500	130,000	3,250
75 - 79	4,000	80,000	2,000
80 - 84	2,500	50,000	1,250
85 - 89	1,500	30,000	750
90+	1,000	20,000	500

**Employee Only**      \$0.03/\$1,000 of coverage

**Employee & Family**    \$0.05/\$1,000 of coverage

For more detailed information about optional coverage benefits, see the *FDL Optional Coverage Benefits Book for Active Employees*, linked from the ERS website.

Dependent Term Life Premium	Short- and Long-term Disability Insurance Premiums
<b>\$1.51/month</b> (includes \$5,000 term life with AD&D coverage per dependent)	<p><b>Short-term Disability</b> \$0.32/\$100 of monthly salary</p> <p><b>Long-term Disability</b> \$0.70/\$100 of monthly salary</p>