



**The Basic Life program will provide:**

**On death of employee who is under age 70:**

- Surviving spouse receives \$100,000.00
- If no surviving spouse, surviving child(ren) receives or estate receives 100,000.00

**On death of spouse who is under age 70, the employee receives 100,000.00**

**The benefit amounts** shown above apply when the eligible employee (who is employed on an active, full-time basis) and/or spouse is under age 70. On attainment of age 70, coverage reduces to \$7,500 for employees (if actively employed on a full-time basis) and/or spouses.

**The basic life plan** also provides \$10,000 life insurance coverage for each dependent child. A child is insured from birth to age 19 or to age 24 if in school full-time. Coverage is also provided for incapacitated children, regardless of age.



**The cost of the Basic Life Program is:**

Single Employee	\$17.00
Single Employee with Dependent Children	17.66
Employee and Spouse	34.00
Employee, Spouse and Dependent Children	34.66

Under the Optional Life Program coverage is available in units of \$10,000 subject to a **maximum optional benefit of \$300,000**. The maximum optional coverage for dependent children is \$15,000 per child.

**Outlined below are the monthly rates (per \$10,000 unit) for the Optional Life Program:**

Under 30	\$0.37
30 – 34	0.38
35 – 39	0.54
40 – 44	0.92
45 – 49	1.55
50 – 54	2.60
55 – 59	4.46
60 – 64	7.07
65 – 69	10.49
Dependent Child/ren	0.95

