

Premium Rate Sheet – Effective June 26, 2011

The premium rates are in effect as of June 26, 2011 and are subject to change from time-to-time. All premiums are based on a bi-weekly rate except for the Core and Enhanced Life Insurance.

Group Life Insurance Plan

The rates for Core and Enhanced Life Insurance are per month. The monthly rates are deducted on a bi-weekly basis. The bi-weekly deductions are calculated by annualizing the monthly premium (multiple the rate by 12), and dividing it by 26 pay periods.

Core Life Insurance – Monthly Rate

	Employer	Employee
Life, Accident, Retiree (per \$1,000 of insurance)	\$.07	\$.035

Enhanced Life Insurance (Employee Paid) – Monthly Rate

The **MyCHOICE** rates are based on your age, gender and smoking status. The following tables show the monthly premiums for each \$1,000 of insurance.

Male		
Age	Non-Smoker	Smoker
Under 36	\$.03	\$.04
36 – 45	\$.04	\$.06
46 – 50	\$.09	\$.14
51 – 55	\$.17	\$.26
56 – 60	\$.37	\$.55
61 – 64	\$.53	\$.80
65 – 69	\$.76	\$ 1.13

Female		
Age	Non-Smoker	Smoker
Under 36	\$.02	\$.03
36 – 45	\$.03	\$.05
46 – 50	\$.07	\$.11
51 – 55	\$.13	\$.20
56 – 60	\$.24	\$.36
61 – 64	\$.33	\$.49
65 – 69	\$.46	\$.69

Dependent Life Insurance (Employee Paid) – Bi-weekly Rate = \$2.192

