

**PREMIUMS FOR MEMBER
OVER AGE 40 - SAD&D INCLUDED**

	Premiums	Coverage
Member	\$19.00	\$50,000
	\$28.50	\$75,000
	\$38.00	\$100,000
Spouse	\$15.00	\$50,000
	\$22.50	\$75,000
	\$30.00	\$100,000
Dependent children	\$4.00	\$20,000

PREMIUM CALCULATOR

Age	Member	Spouse	Dependent child
Under 40	\$0.24	\$0.22	\$0.20
40 +	\$0.33	\$0.30	

Face Amount per 1,000 x Rate on Member's Age + Optional SAD&D \$0.050 per 1,000

= _____

(SAD&D for member only)

COVERAGE

Members

Active members can enroll. Coverage available in \$25,000 increments up to \$200,000. SAD&D available only on member. Coverage will reduce at age 65 to 65% for active members.

Spouse

Spouses of active members can enroll. Coverage available in \$25,000 increments up to \$100,000. Rates follow member's age. Member must be enrolled for spouses to enroll.

Dependent children

Children are covered until age 26. \$20,000 is the only coverage available for dependent children. Member must be enrolled for dependent children to enroll.

FAQs

Does this plan build cash value?

No. All benefits are paid to your primary and contingent beneficiaries on your passing. It's a group term plan that decreases as you age.

Can I enroll extended family?

Family members must be your legal dependents or spouse to be eligible.

I'm retiring. Can I keep my plan?

Congrats! You can keep it. Coverage and premiums will change for member and spouse when member retires. See us at the front desk when you get your retirement paperwork.

How does my family file a claim?

Note your coverage on this brochure. Your family will need to see us for claim paperwork.