

# Associated Universities, Inc.

## Benefit Amount and Premium Tables

### Optional Group Term Life Insurance

#### What is the cost for employee and dependent optional group term life insurance?

Rates are effective as of 1/1/2019.

#### Employee and Dependent Spouse Optional Term Life and AD&D Premium Rate Tables

Age	Semi-Monthly rate per \$1,000 of coverage	Age	Semi-Monthly rate per \$1,000 of coverage
<24	\$0.0240	50-54	\$0.1095
25-29	\$0.0255	55-59	\$0.1985
30-34	\$0.0240	60-64	\$0.2845
35-39	\$0.0335	65-69	\$0.5655
40-44	\$0.0480	70-74	\$0.9790
45-49	\$0.0715	75+	\$0.9790

#### Dependent Child Optional Term Life and AD&D Premium Rate Tables

Semi-Monthly rate per \$1,000 of coverage
\$0.1150

#### How much will I pay?

Use the Employee Optional Term Life and AD&D Premium Rate Tables provided above to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for a 36-year-old employee who would like to purchase \$100,000 in Employee Optional Term Life and AD&D insurance coverage.

Calculation Example		Example	You
Step 1	Using the table above, enter the rate that corresponds with your age.	\$0.0335	\$
Step 2	Enter the desired coverage amount in dollars.	\$100,000	\$
Step 3	Enter the desired coverage amount in increments of \$1,000. <i>To calculate, divide the coverage amount by \$1,000.</i>	100	
Step 4	Calculate the monthly cost. <i>Multiply Step 1 by Step 3.</i>	\$3.35	\$

This worksheet allows you to approximate your monthly contributions for Life and Accidental Death & Dismemberment insurance coverage. Cost of insurance may change in the future due to age and/or coverage amount elected. Rates are subject to change.

The above information provides highlights of the insurance program. It does not and is not intended to cover the program in detail. Please refer to the policy for a complete description of the coverage, limitations, and exclusions.