

# IERMP

## Basic Life/AD&D

<b>Carrier Name</b>	<b>TheStandard</b>
Benefit Amount (Employee)	Flat \$25K or \$50K
Employer Contribution:	100%
	\$0.09/\$1,000 benefit
<b>Additional Benefits</b>	
Employee AD&D	Match Life Benefit
	\$0.02/\$1,000 benefit
<b>Monthly Premiums Life/AD&amp;D(per one thousand)</b>	
Combined Life/AD&D Rate	<b>\$0.11/\$1,000 benefit</b>
<b>Rate Guarantee</b>	3 years