

IERMP

Voluntary Life/AD&D

Carrier Name	TheStandard
Benefit Amount GI (Employee)	Current In-Force GI Amount if Replacing Existing Coverage or \$150,000 GI for new life offering
Employer Contribution:	0%
Additional Benefits	
Employee AD&D	Match Life Benefit
Monthly Premiums Life/AD&D(per one thousand)	
Life/AD&D Rate	See Rate Tables Below
	Rate based on EE Age
	Life/ADD must be combined
Rate Guarantee	3 years

Supplemental Life (per \$1,000 of Covered Volume)			
All Active Full Time Employees			
Less than 30			\$0.050
30-34			\$0.060
35-39			\$0.100
40-44			\$0.140
45-49			\$0.230
50-54			\$0.420
55-59			\$0.630
60-64			\$0.760
65-69			\$1.220
70+			\$3.000
Supplemental AD&D (per \$1,000 of Covered Volume)			\$0.030

Dependent children coverage is \$2.00 per month for \$10,000, regardless of the number of children.