

## BASIC AND OPTIONAL LIFE INSURANCE

### LIFE INSURANCE COVERAGE

□ **Introduction**

Reliance Standard Life Insurance Company provides employees with Basic Life Insurance, Optional Life Insurance, Long Term Disability, and Accidental Death and Dismemberment Insurance. Additional Life coverage is available to the employees who like to cover family members.

□ **Plan Description**

<b>BASIC TERM LIFE</b> Basic-Employer	<b>OPTIONAL TERM LIFE</b> Optional-Employee
<ul style="list-style-type: none"> <li>● Term Life</li> <li>● Eligible after 3-months of employment</li> <li>● Benefit is on time annual salary up to a maximum of \$300,000</li> </ul>	<ul style="list-style-type: none"> <li>● Term Life</li> <li>● Eligible after 3-months of employment</li> <li>● Elect amounts between \$10,000 and \$300,00 in \$10,000 increments</li> </ul>
Convertible at age 65: Portable up to age 64 and younger Benefit reduces to 65% at age 65 and 50% at age 70	

□ **Additional Benefits**

<b>IDENTITY THEFT PROTECTION</b>
Assistance provided to employees if they become a victim of Identity Theft by:
<ul style="list-style-type: none"> <li>● Assigning an expert case worker to perform the recovery process</li> <li>● 24/7 telephone support and step-by-step guidance by anti-fraud experts</li> <li>● Contact InForArmor at 1-855-246-7347</li> </ul>
<b>EMERGENCY TRAVEL ASSISTANCE</b>
Provides Emergency Travel Assistance when employees travel more than 100 miles from home:
<ul style="list-style-type: none"> <li>● All services <u>must</u> be provided and arranged by On Call International</li> <li>● Services include medical insurance assistance, emergency evacuation, translator and I interpreter services, and passport and visa information</li> <li>● Call “On Call International” at 1-800-456-3893 with in the USA or 1-603-328-1966 Worldwide (collect)</li> </ul>

□ Optional Life Monthly Premium Rates

Premiums are deducted from the First pay every month

Amount Age										
	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000
00-24	0.47	0.94	1.41	1.88	2.35	2.82	3.29	3.76	4.23	4.70
25-29	0.57	1.14	1.71	2.28	2.85	3.42	3.99	4.56	5.13	5.70
30-34	0.76	1.52	2.28	3.04	3.80	4.56	5.32	6.08	6.84	7.60
35-39	0.85	1.70	2.55	3.40	4.25	5.10	5.95	6.80	7.65	8.50
40-44	0.95	1.90	2.85	3.80	4.75	5.70	6.65	7.60	8.55	9.50
45-49	1.42	2.84	4.26	5.68	7.10	8.52	9.94	11.36	12.78	14.20
50-54	2.18	4.36	6.54	8.72	10.90	13.08	15.26	17.44	19.62	21.80
55-59	4.08	8.16	12.24	16.32	20.40	24.48	28.56	32.64	36.72	40.80
60-64	6.26	12.52	18.78	25.04	31.30	37.56	43.82	50.08	56.34	62.60
65-69	12.50	25.00	37.50	50.00	62.50	75.00	87.50	100.00	112.50	125.00
70-74	25.00	50.00	75.00	100.00	125.00	150.00	175.00	200.00	225.00	250.00
75+	25.00	50.00	75.00	100.00	125.00	150.00	175.00	200.00	225.00	250.00

Monthly Premium Rates

Amount Age										
	110,000	120,000	130,000	140,000	150,000	160,000	170,000	180,000	190,000	200,000
00-24	5.17	5.64	6.11	6.58	7.05	7.52	7.99	8.46	8.93	9.40
25-29	6.27	6.84	7.41	7.98	8.55	9.12	9.69	10.26	10.83	11.40
30-34	8.36	9.12	9.88	10.64	11.40	12.16	12.92	13.68	14.44	15.20
35-39	9.35	10.20	11.05	11.90	12.75	13.60	14.45	15.30	16.15	17.00
40-44	10.45	11.40	12.35	13.30	14.25	15.20	16.15	17.10	18.05	19.00
45-49	15.62	17.04	18.46	19.88	21.30	22.72	24.14	25.56	26.98	28.40
50-54	23.98	26.16	28.34	30.52	32.70	34.88	37.06	39.24	41.42	43.60
55-59	44.88	48.96	53.04	57.12	61.20	65.28	69.36	73.44	77.52	81.60
60-64	68.86	75.12	81.38	87.64	93.90	100.16	106.42	112.68	118.94	125.20
65-69	137.50	150.00	162.50	175.00	187.50	200.00	212.50	225.00	237.50	250.00
70-74	275.00	300.00	325.00	350.00	375.00	400.00	425.00	450.00	475.00	500.00
75+	275.00	300.00	325.00	350.00	375.00	400.00	425.00	450.00	475.00	500.00

Monthly Premium Rates

Amount Age										
	210,000	220,000	230,000	240,000	250,000	260,000	270,000	280,000	290,000	300,000
00-24	9.87	10.34	10.81	11.28	11.75	12.22	12.69	13.16	13.63	14.10
25-29	11.97	12.54	13.11	13.68	14.25	14.82	15.39	15.96	16.53	17.10
30-34	15.96	16.72	17.48	18.24	19.00	19.76	20.52	21.28	22.04	22.80
35-39	17.85	18.70	19.55	20.40	21.25	22.10	22.95	23.80	24.65	25.50
40-44	19.95	20.90	21.85	22.80	23.75	24.70	25.65	26.60	27.55	28.50
45-49	29.82	31.24	32.66	34.08	35.50	36.92	38.34	39.76	41.18	42.60
50-54	45.78	47.96	50.14	52.32	54.50	56.68	58.86	61.04	63.22	65.40
55-59	85.68	89.76	93.84	97.92	102.00	106.08	110.16	114.24	118.32	122.40
60-64	131.46	137.72	143.98	150.24	156.50	162.76	169.02	175.28	181.54	187.80
65-69	262.50	275.00	287.50	300.00	312.50	325.00	337.50	350.00	362.50	375.00
70-74	430.50	451.00	471.50	492.00	512.50	533.00	553.50	574.00	594.50	615.00
75+	430.50	451.00	471.50	492.00	512.50	533.00	553.50	574.00	594.50	615.00

