

Business Health Trust Plan Year 2010-2011

Voluntary Life and Accidental Death and Dismemberment Insurance																																	
Eligibility	Employees enrolled in the Basic Life plan and their spouses.																																
Amounts Available	<ul style="list-style-type: none"> When an Employer elects Voluntary Life (with a matching AD&D amount) coverage, Members choose the amounts that are right for them in increments of \$5,000 to a maximum of \$200,000. Combined Basic and Voluntary Life benefit cannot exceed \$250,000. Spouses choose the amounts that are right for them in increments of \$5,000 to a maximum of \$50,000 (in groups with 5-9 employees) and \$100,000 (in groups with 10+ employees). 																																
Age Reduction	<p>If you are still working the required number of hours to be eligible for this insurance at age 70, the Voluntary Life and AD&D benefit will reduce as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;"><u>Benefits reduce to:</u></th> <th style="text-align: center;"><u>At age:</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">50%</td> <td style="text-align: center;">70</td> </tr> <tr> <td style="text-align: center;">30%</td> <td style="text-align: center;">75</td> </tr> <tr> <td style="text-align: center;">20%</td> <td style="text-align: center;">80</td> </tr> </tbody> </table>	<u>Benefits reduce to:</u>	<u>At age:</u>	50%	70	30%	75	20%	80																								
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Accelerated Benefit	Voluntary Life Insurance plans automatically include an Accelerated Benefit for Terminal Illness. If an insured individual becomes terminally ill, he or she may receive a portion of his or her life insurance benefit. There are no restrictions on how this money may be spent.																																
Guarantee Issue	<p>For Employees and Spouses, the Guarantee Issue will be determined by the following table:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;"><u>Number of Employees</u></th> <th colspan="2" style="text-align: center;"><u>Guarantee Issue Amount</u></th> </tr> <tr> <th></th> <th style="text-align: center;"><u>Employee</u></th> <th style="text-align: center;"><u>Spouse</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">5-49</td> <td style="text-align: center;">\$25,000</td> <td style="text-align: center;">\$10,000</td> </tr> <tr> <td style="text-align: center;">50-149</td> <td style="text-align: center;">\$50,000</td> <td style="text-align: center;">\$25,000</td> </tr> </tbody> </table> <p>All other amounts of Voluntary Life and AD&D coverage, or Employees and Spouses wishing to increase their amount of coverage, will be subject to satisfactory evidence of insurability. All prior declined amounts of coverage will remain declined.</p>	<u>Number of Employees</u>	<u>Guarantee Issue Amount</u>			<u>Employee</u>	<u>Spouse</u>	5-49	\$25,000	\$10,000	50-149	\$50,000	\$25,000																				
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Cost - Rates	<p>Employee and Spouse Voluntary Life and AD&D Insurance premium is determined by the applicant's age as set forth below:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="4" style="text-align: center;"><u>Monthly Rate Per \$1,000 of Coverage</u></th> </tr> <tr> <th style="text-align: center;"><u>Age</u></th> <th style="text-align: center;"><u>Life/AD&D Rate</u></th> <th style="text-align: center;"><u>Age</u></th> <th style="text-align: center;"><u>Life/AD&D Rate</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Under 30</td> <td style="text-align: center;">\$0.14</td> <td style="text-align: center;">55-59</td> <td style="text-align: center;">\$1.01</td> </tr> <tr> <td style="text-align: center;">30-34</td> <td style="text-align: center;">\$0.14</td> <td style="text-align: center;">60-64</td> <td style="text-align: center;">\$1.48</td> </tr> <tr> <td style="text-align: center;">35-39</td> <td style="text-align: center;">\$0.17</td> <td style="text-align: center;">65-69</td> <td style="text-align: center;">\$2.12</td> </tr> <tr> <td style="text-align: center;">40-44</td> <td style="text-align: center;">\$0.26</td> <td style="text-align: center;">70-74</td> <td style="text-align: center;">\$3.01</td> </tr> <tr> <td style="text-align: center;">45-49</td> <td style="text-align: center;">\$0.33</td> <td style="text-align: center;">75-79</td> <td style="text-align: center;">\$4.38</td> </tr> <tr> <td style="text-align: center;">50-54</td> <td style="text-align: center;">\$0.65</td> <td style="text-align: center;">80 and over</td> <td style="text-align: center;">\$6.38</td> </tr> </tbody> </table>	<u>Monthly Rate Per \$1,000 of Coverage</u>				<u>Age</u>	<u>Life/AD&D Rate</u>	<u>Age</u>	<u>Life/AD&D Rate</u>	Under 30	\$0.14	55-59	\$1.01	30-34	\$0.14	60-64	\$1.48	35-39	\$0.17	65-69	\$2.12	40-44	\$0.26	70-74	\$3.01	45-49	\$0.33	75-79	\$4.38	50-54	\$0.65	80 and over	\$6.38
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Conversion	Voluntary Life and AD&D coverage will terminate when the insured employee is no longer eligible or retires. Conversion and waiver of premium privileges are included.																																