

# Term Life Insurance and Accidental Death & Dismemberment (AD&D)

## Worksheet

### Calculate your costs

1. Enter the Term Life coverage amount you want. }

2. Divide by the amount shown.

3. Multiply by the rate.

Use the Term Life rate table (at right) to find the rate based on age.

(To get your age, subtract your birth year from your plan year. To determine your spouse rate, subtract the spouse birth year from your plan year. See your plan administrator for your plan effective date.)

4. Enter your monthly cost.

Term life	1	2	3	4
Employee	\$_____,000	+ \$1,000 = \$_____	X \$_____	= \$_____
Spouse	\$_____,000	+ \$1,000 = \$_____	X \$_____	= \$_____
Child	\$_____,000	+ \$1,000 = \$_____	X \$_____	= \$_____
<b>Total cost</b>				

Term Life monthly rate for employee		Spouse monthly rate	Child monthly rate
Age	Per \$1,000 of coverage		Per \$1,000 of coverage
	Tobacco	Non-tobacco	
			\$0.027 per \$1,000 of coverage
			Cost
15 - 24	\$0.104	\$0.050	\$0.050
25 - 29	\$0.104	\$0.060	\$0.060
30 - 34	\$0.158	\$0.080	\$0.080
35 - 39	\$0.218	\$0.101	\$0.101
40 - 44	\$0.314	\$0.129	\$0.129
45 - 49	\$0.509	\$0.203	\$0.203
50 - 54	\$0.824	\$0.343	\$0.343
55 - 59	\$1.148	\$0.523	\$0.523
60 - 64	\$1.411	\$0.706	\$0.706
65 - 69	\$2.463	\$1.373	\$1.373
70 - 74	\$4.057	\$2.540	\$2.540
75+	\$7.250	\$4.982	\$4.982

1. Enter the AD&D coverage amount you want.

2. Divide by the amount shown.

3. Multiply by the rate. Use the AD&D rate table (at right) to find the rate.

4. Enter your monthly cost.

AD&D	1	2	3	4
Employee	\$_____,000	+ \$1,000 = \$_____	X \$0.036	= \$_____
Spouse	\$_____,000	+ \$1,000 = \$_____	X \$0.036	= \$_____
Child	\$_____,000	+ \$1,000 = \$_____	X \$0.036	= \$_____
<b>Total cost</b>				

AD&D monthly rates		
	Coverage amount	Rate
Employee	per \$1,000	\$0.036
Spouse	per \$1,000	\$0.036
Child	per \$1,000	\$0.036

Billed amount may vary slightly, t If you apply for coverage above the guaranteed issue amount, you will be asked health-related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself. Coverage amounts cannot exceed 100% of your coverage amounts. ft A tobacco user is defined as anyone who currently uses or has used a tobacco product within the last 12 months.