

SUPPLEMENTAL LIFE INSURANCE BENEFITS

Supplemental Life

In addition to the Health Trust's Basic Life insurance coverage, an employer may elect to offer its employees Supplemental Life Insurance. In order to purchase Supplemental Life coverage, the employee must first be enrolled in either the Basic Life or the Basic Life No Medical plan.



Supplemental Life allows employees to purchase life insurance in addition to their Basic Life insurance policy. Employees may choose to purchase coverage equal to an additional one, two, or three times their annual salary. The first level of coverage (one times salary) is a guaranteed issue, provided the employee enrolls when first eligible for the coverage. If an employee enrolls in 1x additional supplemental coverage, they will have coverage for twice their annual base salary, as the benefit is in addition to the basic life policy. Therefore, an additional 2x will triple the basic coverage amount and 3x will quadruple the basic coverage amount.

Any employee who purchases 2x or 3x supplemental coverage, or wishes to enroll after their initial eligibility period, will be required to complete a medical evidence of insurability (EOI) review. The Standard Insurance Company reserves the right to deny the coverage request after review of the EOI.

There is no annual open enrollment period for supplemental life coverage

*Please see the reverse side for additional coverage details and premiums.

For more information, please contact the Health Trust at 1-800-852-8300

or speak with your Field Service Representative.



SUPPLEMENTAL COVERAGE

Supplemental coverage participants may select coverage equal to up to 3 times their annual earnings, as indicated in the chart below. Medical evidence of insurability (EOI) will be required for coverage amounts exceeding the Guaranteed Issue amount of 1 times their annual earnings or \$100,000, whichever is less. Rates are \$0.30 per thousand dollars of coverage, per month. Benefits are reduced by 50% at age 70.

	MONTHLY PREMIUM	MONTHLY PREMIUM	MONTHLY PREMIUM	MONTHLY PREMIUM		MONTHLY PREMIUM	MONTHLY PREMIUM	MONTHLY PREMIUM	MONTHLY PREMIUM
ANNUAL SALARY	*LIFE NO MED	**1 X SUPP	**2 X SUPP	**3 X SUPP	ANNUAL SALARY	*LIFE NO MED	**1 X SUPP	**2 X SUPP	**3 X SUPP
\$10,000	3.00	3.00	6.00	9.00	\$56,000	16.80	16.80	33.60	50.40
\$11,000	3.30	3.30	6.60	9.90	\$57,000	17.10	17.10	34.20	51.30
\$12,000	3.60	3.60	7.20	10.80	\$58,000	17.40	17.40	34.80	52.20
\$13,000	3.90	3.90	7.80	11.70	\$59,000	17.70	17.70	35.40	53.10
\$14,000	4.20	4.20	8.40	12.60	\$60,000	18.00	18.00	36.00	54.00
\$15,000	4.50	4.50	9.00	13.50	\$61,000	18.30	18.30	36.60	54.90
\$16,000	4.80	4.80	9.60	14.40	\$62,000	18.60	18.60	37.20	55.80
\$17,000	5.10	5.10	10.20	15.30	\$63,000	18.90	18.90	37.80	56.70
\$18,000	5.40	5.40	10.80	16.20	\$64,000	19.20	19.20	38.40	57.60
\$19,000	5.70	5.70	11.40	17.10	\$65,000	19.50	19.50	39.00	58.50
\$20,000	6.00	6.00	12.00	18.00	\$66,000	19.80	19.80	39.60	59.40
\$21,000	6.30	6.30	12.60	18.90	\$67,000	20.10	20.10	40.20	60.30
\$22,000	6.60	6.60	13.20	19.80	\$68,000	20.40	20.40	40.80	61.20
\$23,000	6.90	6.90	13.80	20.70	\$69,000	20.70	20.70	41.40	62.10
\$24,000	7.20	7.20	14.40	21.60	\$70,000	21.00	21.00	42.00	63.00
\$25,000	7.50	7.50	15.00	22.50	\$71,000	21.30	21.30	42.60	63.90
\$26,000	7.80	7.80	15.60	23.40	\$72,000	21.60	21.60	43.20	64.80
\$27,000	8.10	8.10	16.20	24.30	\$73,000	21.90	21.90	43.80	65.70
\$28,000	8.40	8.40	16.80	25.20	\$74,000	22.20	22.20	44.40	66.60
\$29,000	8.70	8.70	17.40	26.10	\$75,000	22.50	22.50	45.00	67.50
\$30,000	9.00	9.00	18.00	27.00	\$76,000	22.80	22.80	45.60	68.40
\$31,000	9.30	9.30	18.60	27.90	\$77,000	23.10	23.10	46.20	69.30
\$32,000	9.60	9.60	19.20	28.80	\$78,000	23.40	23.40	46.80	70.20
\$33,000	9.90	9.90	19.80	29.70	\$79,000	23.70	23.70	47.40	71.10
\$34,000	10.20	10.20	20.40	30.60	\$80,000	24.00	24.00	48.00	72.00
\$35,000	10.50	10.50	21.00	31.50	\$81,000	24.30	24.30	48.60	72.90
\$36,000	10.80	10.80	21.60	32.40	\$82,000	24.60	24.60	49.20	73.80
\$37,000	11.10	11.10	22.20	33.30	\$83,000	24.90	24.90	49.80	74.70
\$38,000	11.40	11.40	22.80	34.20	\$84,000	25.20	25.20	50.40	75.60
\$39,000	11.70	11.70	23.40	35.10	\$85,000	25.50	25.50	51.00	76.50
\$40,000	12.00	12.00	24.00	36.00	\$86,000	25.80	25.80	51.60	77.40
\$41,000	12.30	12.30	24.60	36.90	\$87,000	26.10	26.10	52.20	78.30
\$42,000	12.60	12.60	25.20	37.80	\$88,000	26.40	26.40	52.80	79.20
\$43,000	12.90	12.90	25.80	38.70	\$89,000	26.70	26.70	53.40	80.10
\$44,000	13.20	13.20	26.40	39.60	\$90,000	27.00	27.00	54.00	81.00
\$45,000	13.50	13.50	27.00	40.50	\$91,000	27.30	27.30	54.60	81.90
\$46,000	13.80	13.80	27.60	41.40	\$92,000	27.60	27.60	55.20	82.80
\$47,000	14.10	14.10	28.20	42.30	\$93,000	27.90	27.90	55.80	83.70
\$48,000	14.40	14.40	28.80	43.20	\$94,000	28.20	28.20	56.40	84.60
\$49,000	14.70	14.70	29.40	44.10	\$95,000	28.50	28.50	57.00	85.50
\$50,000	15.00	15.00	30.00	45.00	\$96,000	28.80	28.80	57.60	86.40
\$51,000	15.30	15.30	30.60	45.90	\$97,000	29.10	29.10	58.20	87.30
\$52,000	15.60	15.60	31.20	46.80	\$98,000	29.40	29.40	58.80	88.20
\$53,000	15.90	15.90	31.80	47.70	\$99,000	29.70	29.70	59.40	89.10
\$54,000	16.20	16.20	32.40	48.60	\$100,000	30.00	30.00	60.00	90.00
\$55,000	16.50	16.50	33.00	49.50					