

## LIFE INSURANCE OPTIONS, AT A GLANCE

TYPE OF INSURANCE	WHO'S COVERED	BENEFIT <sup>3a</sup>
Basic Life <sup>1</sup> AD&D <sup>1</sup>	Employee	Twice (2x) your basic annual pay, up to a maximum of \$75,000.
		Accidental death: Basic Life amount Dismemberment: Benefits vary
Optional Life: 1–5x salary options <sup>2</sup>	Employee	1x salary: \$50,000 max 2x salary: \$100,000 max 3x salary: \$150,000 max 4x salary: \$200,000 max 5x salary: \$250,000 max (no AD&D)
Standard Life <sup>2</sup>	Employee	\$10,000 (no AD&D)
Dependent Life <sup>2</sup>	Legal spouse	\$5,000
	Dependent children	\$100 – \$2,500 (depending on age)

1 Employee and ARRC share the premium cost. Employee's cost is 2/3 of the total; qualifies for pretax payment.

2 Employee pays full cost of premium; payment is after tax.

3 Benefits are reduced by 35% on the date you turn 65, and by 50% when you reach age 70.

### BASIC LIFE AND AD&D EMPLOYEE'S BIWEEKLY COST (PER \$1,000 OF COVERAGE)

Non-nicotine user rate	Nicotine user rate
\$ .070	\$0.920

### OPTIONAL LIFE EMPLOYEE'S BIWEEKLY COST (PER \$1,000 OF COVERAGE)

	Non-nicotine user rate	Nicotine user rate
Under age 35	\$.027	\$.036
35 – 39	\$.036	\$.045
40 – 44	\$.059	\$.082
45 – 49	\$.091	\$.127
50 – 54	\$.141	\$.195
55 – 59	\$.264	\$.370
60 and over	\$.410	\$.580

### STANDARD LIFE EMPLOYEE'S BIWEEKLY COST (FLAT RATE)

Non-nicotine user rate	Nicotine user rate
\$1.12	\$1.52

### DEPENDENT LIFE EMPLOYEE'S BIWEEKLY COST (FLAT RATE)

\$ .52