

Supplemental Life and AD&D
PREMIUM RATE GRID



Brightpoint

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Supplemental Life and AD&D

Employee Benefit: **Amounts from 1 to 4 times salary in increments of 1 times salary**
 Spouse Benefit: **\$5,000 to \$50,000 in \$5,000 increments (not to exceed 50% of the employee benefit)**

Note: Spouse may not have coverage unless the employee has coverage.
The spouse benefit may not exceed the employee benefit amount.

Guarantee Issue*

Employee **\$300,000 not to exceed 3 times salary**
 Spouse **\$25,000**

*Assumes 24% participation

Child Coverage

Birth to 14 days: **\$0**
 15 days to 6 months: **\$5,000**
 6 months to age 26: **\$5,000 to \$10,000 in increments of \$5,000**

Benefits reduce by 35% of the original amount at age 65; and further reduce by: 55% of the original amount at age 70; 70% of the original amount at age 75; and 80% of the original amount at age 80. Spouse coverage terminates at age 70.

Supplemental Life and AD&D

Premium Cost (Based on 26 payroll deductions per year)

Benefit Amount	EE AD&D	ATTAINED AGE											
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$10,000	\$0.09	\$0.32	\$0.32	\$0.32	\$0.37	\$0.46	\$0.73	\$1.52	\$2.40	\$3.97	\$5.63	\$9.74	\$14.54
\$20,000	\$0.18	\$0.64	\$0.64	\$0.64	\$0.74	\$0.92	\$1.46	\$3.04	\$4.80	\$7.94	\$11.26	\$19.48	\$29.08
\$30,000	\$0.28	\$0.96	\$0.96	\$0.96	\$1.11	\$1.38	\$2.19	\$4.56	\$7.20	\$11.91	\$16.89	\$29.22	\$43.62
\$40,000	\$0.37	\$1.27	\$1.27	\$1.27	\$1.48	\$1.85	\$2.92	\$6.07	\$9.60	\$15.88	\$22.52	\$38.95	\$58.15
\$50,000	\$0.46	\$1.59	\$1.59	\$1.59	\$1.85	\$2.31	\$3.65	\$7.59	\$12.00	\$19.85	\$28.15	\$48.69	\$72.69
\$60,000	\$0.55	\$1.91	\$1.91	\$1.91	\$2.22	\$2.77	\$4.38	\$9.11	\$14.40	\$23.82	\$33.78	\$58.43	\$87.23
\$70,000	\$0.65	\$2.23	\$2.23	\$2.23	\$2.58	\$3.23	\$5.10	\$10.63	\$16.80	\$27.78	\$39.42	\$68.17	\$101.77
\$80,000	\$0.74	\$2.55	\$2.55	\$2.55	\$2.95	\$3.69	\$5.83	\$12.15	\$19.20	\$31.75	\$45.05	\$77.91	\$116.31
\$90,000	\$0.83	\$2.87	\$2.87	\$2.87	\$3.32	\$4.15	\$6.56	\$13.67	\$21.60	\$35.72	\$50.68	\$87.65	\$130.85
\$100,000	\$0.92	\$3.18	\$3.18	\$3.18	\$3.69	\$4.62	\$7.29	\$15.18	\$24.00	\$39.69	\$56.31	\$97.38	\$145.38
\$150,000	\$1.38	\$4.78	\$4.78	\$4.78	\$5.54	\$6.92	\$10.94	\$22.78	\$36.00	\$59.54	\$84.46	\$146.08	\$218.08
\$200,000	\$1.85	\$6.37	\$6.37	\$6.37	\$7.38	\$9.23	\$14.58	\$30.37	\$48.00	\$79.38	\$112.62	\$194.77	\$290.77
\$250,000	\$2.31	\$7.96	\$7.96	\$7.96	\$9.23	\$11.54	\$18.23	\$37.96	\$60.00	\$99.23	\$140.77	\$243.46	\$363.46
\$300,000	\$2.77	\$9.55	\$9.55	\$9.55	\$11.08	\$13.85	\$21.88	\$45.55	\$72.00	\$119.08	\$168.92	\$292.15	\$436.15
\$350,000	\$3.23	\$11.15	\$11.15	\$11.15	\$12.92	\$16.15	\$25.52	\$53.15	\$84.00	\$138.92	\$197.08	\$340.85	\$508.85
\$400,000	\$3.69	\$12.74	\$12.74	\$12.74	\$14.77	\$18.46	\$29.17	\$60.74	\$96.00	\$158.77	\$225.23	\$389.54	\$581.54
\$450,000	\$4.15	\$14.33	\$14.33	\$14.33	\$16.62	\$20.77	\$32.82	\$68.33	\$108.00	\$178.62	\$253.38	\$438.23	\$654.23
\$500,000	\$4.62	\$15.92	\$15.92	\$15.92	\$18.46	\$23.08	\$36.46	\$75.92	\$120.00	\$198.46	\$281.54	\$486.92	\$726.92
\$550,000	\$5.08	\$17.52	\$17.52	\$17.52	\$20.31	\$25.38	\$40.11	\$83.52	\$132.00	\$218.31	\$309.69	\$535.62	\$799.62
\$600,000	\$5.54	\$19.11	\$19.11	\$19.11	\$22.15	\$27.69	\$43.75	\$91.11	\$144.00	\$238.15	\$337.85	\$584.31	\$872.31
\$650,000	\$6.00	\$20.70	\$20.70	\$20.70	\$24.00	\$30.00	\$47.40	\$98.70	\$156.00	\$258.00	\$366.00	\$633.00	\$945.00
\$700,000	\$6.46	\$22.29	\$22.29	\$22.29	\$25.85	\$32.31	\$51.05	\$106.29	\$168.00	\$277.85	\$394.15	\$681.69	\$1,017.69
\$750,000	\$6.92	\$23.88	\$23.88	\$23.88	\$27.69	\$34.62	\$54.69	\$113.88	\$180.00	\$297.69	\$422.31	\$730.38	\$1,090.38

Employee Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.069
20-24	\$0.069
25-29	\$0.069
30-34	\$0.080
35-39	\$0.100
40-44	\$0.158
45-49	\$0.329
50-54	\$0.520
55-59	\$0.860
60-64	\$1.220
65-69	\$2.110
70+	\$3.150

*Spouse coverage terminates at age 70

Supplemental AD&D	
Monthly rates per \$1,000	
Employee	Rates
Employee	\$ 0.020

Dependent Life (Children)		
Monthly Premium per Family		
	Life	AD&D
\$5,000	\$1.01	\$0.13
\$10,000	\$2.02	\$0.26

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Guarantee Issue*

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Child Coverage

Birth to 14 days:	\$0
15 days to 6 months:	\$5,000
6 months to age 26:	\$5,000 to \$10,000 in increments of \$5,000

Benefits reduce by 35% of the original amount at age 65; Spouse coverage terminates at age 70.

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Premium Cost (Based on 26 payroll deductions per year)

Benefit Amount	Spouse AD&D	ATTAINED AGE										
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	\$0.05	\$0.16	\$0.16	\$0.16	\$0.18	\$0.23	\$0.36	\$0.76	\$1.20	\$1.98	\$2.82	\$4.87
\$10,000	\$0.09	\$0.32	\$0.32	\$0.32	\$0.37	\$0.46	\$0.73	\$1.52	\$2.40	\$3.97	\$5.63	\$9.74
\$15,000	\$0.14	\$0.48	\$0.48	\$0.48	\$0.55	\$0.69	\$1.09	\$2.28	\$3.60	\$5.95	\$8.45	\$14.61
\$20,000	\$0.18	\$0.64	\$0.64	\$0.64	\$0.74	\$0.92	\$1.46	\$3.04	\$4.80	\$7.94	\$11.26	\$19.48
\$25,000	\$0.23	\$0.80	\$0.80	\$0.80	\$0.92	\$1.15	\$1.82	\$3.80	\$6.00	\$9.92	\$14.08	\$24.35
\$30,000	\$0.28	\$0.96	\$0.96	\$0.96	\$1.11	\$1.38	\$2.19	\$4.56	\$7.20	\$11.91	\$16.89	\$29.22
\$35,000	\$0.32	\$1.11	\$1.11	\$1.11	\$1.29	\$1.62	\$2.55	\$5.31	\$8.40	\$13.89	\$19.71	\$34.08
\$40,000	\$0.37	\$1.27	\$1.27	\$1.27	\$1.48	\$1.85	\$2.92	\$6.07	\$9.60	\$15.88	\$22.52	\$38.95
\$45,000	\$0.42	\$1.43	\$1.43	\$1.43	\$1.66	\$2.08	\$3.28	\$6.83	\$10.80	\$17.86	\$25.34	\$43.82
\$50,000	\$0.46	\$1.59	\$1.59	\$1.59	\$1.85	\$2.31	\$3.65	\$7.59	\$12.00	\$19.85	\$28.15	\$48.69

Spouse Supplemental Life	
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*Spouse coverage terminates at age 70

Supplemental AD&D	
Monthly rates per \$1,000	
Spouse	Rates
	\$ 0.020

Dependent Life (Children)		
Monthly Premium per Family		
	Life	AD&D
\$5,000	\$1.01	\$0.13
\$10,000	\$2.02	\$0.26