

**Portability**

An employee may continue coverage under if he/she terminates employment or retires prior to age 70 (without a physical examination) via Portability. Ported group term life, accidental death & dismemberment and/or accident insurance coverage for insured person(s) will be billed directly by the insurer. The types of coverage for portability are based on the coverages available under the group policy, and what is approved for portability. Ported coverage is subject to the terms of the group policy.

Please see the chart below and use your current age to determine your cost.

**PREMIUM RATES FOR TERM LIFE PORTABILITY POLICIES**

**Rates are based on quarterly premium per \$1,000 of insurance.**

Use your current age to determine your cost for yourself and spouse.

Employee Supplemental Life Insurance	Member Age [0-24]	\$	0.12
Employee Supplemental Life Insurance	Member Age [25-29]	\$	0.15
Employee Supplemental Life Insurance	Member Age [30-34]	\$	0.21
Employee Supplemental Life Insurance	Member Age [35-39]	\$	0.24
Employee Supplemental Life Insurance	Member Age [40-44]	\$	0.27
Employee Supplemental Life Insurance	Member Age [45-49]	\$	0.39
Employee Supplemental Life Insurance	Member Age [50-54]	\$	0.66
Employee Supplemental Life Insurance	Member Age [55-59]	\$	1.20
Employee Supplemental Life Insurance	Member Age [60-64]	\$	1.92
Employee Supplemental Life Insurance	Member Age [65-69]	\$	3.81

Spouse Supplemental Life Insurance	Member Age [0-24]	\$	0.12
Spouse Supplemental Life Insurance	Member Age [25-29]	\$	0.15
Spouse Supplemental Life Insurance	Member Age [30-34]	\$	0.21
Spouse Supplemental Life Insurance	Member Age [35-39]	\$	0.24
Spouse Supplemental Life Insurance	Member Age [40-44]	\$	0.27
Spouse Supplemental Life Insurance	Member Age [45-49]	\$	0.39
Spouse Supplemental Life Insurance	Member Age [50-54]	\$	0.66
Spouse Supplemental Life Insurance	Member Age [55-59]	\$	1.20
Spouse Supplemental Life Insurance	Member Age [60-64]	\$	1.92
Spouse Supplemental Life Insurance	Member Age [65-69]	\$	3.81

Dependent Children Supplemental Life Insurance	Coverage Level [5000]	\$	2.04
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Premiums are billed on a quarterly basis. Each quarterly bill will include a \$3.50 billing charge.

**Rates are based on quarterly premium per \$1,000 of insurance.**

AD&D Supplemental Employee PAI		\$	0.054
AD&D Supp EE + Dependents PAI		\$	0.078

Premiums are billed on a quarterly basis. Each quarterly bill will include a \$3.50 billing charge.

**Rates are based on quarterly premium.**

Accident Employee		\$	20.82
Accident Employee + Spouse		\$	34.50
Accident Employee + Child		\$	40.92
Accident Employee + Family		\$	54.60

Premiums are billed on a quarterly basis. Each quarterly bill will include a \$3.50 billing charge.