

Insurance Benefits

Voluntary Life and AD&D Insurance

Carrier: Blue Cross Blue Shield

Website: www.bcbsil.com/ancillary

Phone: 1-800-367-6401

Voluntary term life/AD&D allows you to purchase additional life and AD&D coverage for yourself and your dependents. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will increase as you age, and benefits may be reduced. See your plan documents for more detail and to determine if Evidence of Insurability applies.

	Employee	Spouse	Child(ren)
Coverage Increments	\$10,000	\$5,000	\$1,000
Maximum Benefit Amount	\$500,000	\$250,000	\$10,000
Guaranteed Issue Amount	\$150,000	\$25,000	\$10,000

To calculate your monthly premium, find the appropriate age bracket for life and for AD&D. Add those two rates together. Multiple by the amount of coverage being elected and divide by 1,000.

Spouse rates are based on the employee's age at plan anniversary.

Age	Employee monthly rate per \$1,000 of coverage	Spouse monthly rate per \$1,000 of coverage
<25	\$.056	\$.056
25-29	\$.067	\$.067
30-34	\$.089	\$.089
35-39	\$.100	\$.100
40-44	\$.112	\$.112
45-49	\$.167	\$.167
50-54	\$.257	\$.257
55-59	\$.480	\$.480
60-64	\$.737	\$.737
65-69	\$1.417	\$1.417
70+	\$2.299	\$2.299
Children	\$.184	\$.184
Employee + Spouse AD&D	\$.030	\$.030
Child(ren) AD&D	\$.030	\$.030