

Reliance Standard Supplemental Term Life Insurance

Age Band (based on age of Employee)	Rate (Per \$1,000 of coverage)
UNDER age 25	\$0.078
Age 25 – 29	\$0.078
Age 30 – 34	\$0.078
Age 35 – 39	\$0.105
Age 40 – 44	\$0.105
Age 45 – 49	\$0.183
Age 50 – 54	\$0.315
Age 55 – 59	\$0.528
Age 60 – 64	\$0.824
Age 65 – 69	\$1.678
Age 70 – 74	\$2.500
Age 75+	\$3.751

Volume Amounts available for Eligible Employees

- Employee must elect within the first 30 days of eligibility. If they decline after first offering, a health history will be required by the provider.
- Employee may elect in \$10,000 increments up to 5x's their annual salary (rounded to the nearest \$1,000) up to a maximum of \$500,000 (whichever is lower).

Volume Amounts available for Spouses

- must be legally married, domestic partners are not eligible
- Employee must elect coverage for themselves before the spouse can be eligible
- Amount for spouse may only be half of the employee's elected coverage
- If coverage is not elected during the first offering (newly married or newly benefit eligible), a health history will be required by the provider. If employee is declined coverage, spouse is only eligible for ½ of employees elected and approved coverage.

Volume amount available for Child(ren)

- Employee must elect coverage for themselves before child(ren) can be eligible.
- The benefit amount is \$10,000 per child.
- Premium rate is \$0.22 biweekly (the biweekly rate is \$0.22 regardless of the number of children covered)

Benefit Reduction Schedule – Benefits will reduce based on age by the following amounts:

Age:	Percent of Reduction
70 years	35% of amount elected
75 years	55% of amount elected
80+ years	70% of amount elected

**For additional information, please reference the policy. This is a summary of the life benefit information. A policy or certificate should be reviewed to verify all benefits and answer questions. In the event of inconsistency between this document and the policy, the policy governs. Employees not currently enrolled will need to complete all necessary forms to apply for coverage before benefit is secured.*