



# Administrative Resources, Inc. Voluntary Life and Disability Insurance



Employee and Spousal Life Insurance Coverage (Spouses cannot be covered for more than 50% of the Employee's Benefit.)

Non-medical Guaranteed Issue amount for Employees	\$150,000.00	* Employee benefits must be purchased in \$10,000 increments
Non-medical Guaranteed Issue amount for Spouses	\$20,000.00	* Spousal benefits must be purchased in \$5,000 increments

Please Note: Anyone wishing to purchase Voluntary Life Insurance amounts greater than the Guaranteed Issue amount must answer the health questions on the Life / Voluntary Life application to have the greater amount approved. Health questions DO NOT need to be answered for those staying at or below the Guaranteed Issue amount. Employees may purchase up to an additional \$40,000 at the plan's anniversary, up to the maximum benefit allowed, WITHOUT health questions. Employees may purchase up to \$300,000 in Voluntary Life Insurance, and Spouses may purchase up to \$150,000. The spouse's benefit cannot be more than half of the Employee's benefit. Benefits reduce 35% @ age 65, and 50% @ age 70.

### RATES FOR LIFE INSURANCE COVERAGE

Benefit	\$10,000	\$15,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	
Age Group																						
Up to 24	\$0.55	\$0.83	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00	
25 to 29	\$0.66	\$0.99	\$1.32	\$1.98	\$2.64	\$3.30	\$3.96	\$4.62	\$5.28	\$5.94	\$6.60	\$7.26	\$7.92	\$8.58	\$9.24	\$9.90	\$10.56	\$11.22	\$11.88	\$12.54	\$13.20	
30 to 34	\$0.89	\$1.34	\$1.78	\$2.67	\$3.56	\$4.45	\$5.34	\$6.23	\$7.12	\$8.01	\$8.90	\$9.79	\$10.68	\$11.57	\$12.46	\$13.35	\$14.24	\$15.13	\$16.02	\$16.91	\$17.80	
35 to 39	\$1.00	\$1.50	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00	\$16.00	\$17.00	\$18.00	\$19.00	\$20.00	
40 to 44	\$1.11	\$1.67	\$2.22	\$3.33	\$4.44	\$5.55	\$6.66	\$7.77	\$8.88	\$9.99	\$11.10	\$12.21	\$13.32	\$14.43	\$15.54	\$16.65	\$17.76	\$18.87	\$19.98	\$21.09	\$22.20	
45 to 49	\$1.66	\$2.49	\$3.32	\$4.98	\$6.64	\$8.30	\$9.96	\$11.62	\$13.28	\$14.94	\$16.60	\$18.26	\$19.92	\$21.58	\$23.24	\$24.90	\$26.56	\$28.22	\$29.88	\$31.54	\$33.20	
50 to 54	\$2.55	\$3.83	\$5.10	\$7.65	\$10.20	\$12.75	\$15.30	\$17.85	\$20.40	\$22.95	\$25.50	\$28.05	\$30.60	\$33.15	\$35.70	\$38.25	\$40.80	\$43.35	\$45.90	\$48.45	\$51.00	
55 to 59	\$4.76	\$7.14	\$9.52	\$14.28	\$19.04	\$23.80	\$28.56	\$33.32	\$38.08	\$42.84	\$47.60	\$52.36	\$57.12	\$61.88	\$66.64	\$71.40	\$76.16	\$80.92	\$85.68	\$90.44	\$95.20	
60 to 64	\$7.30	\$10.95	\$14.60	\$21.90	\$29.20	\$36.50	\$43.80	\$51.10	\$58.40	\$65.70	\$73.00	\$80.30	\$87.60	\$94.90	\$102.20	\$109.50	\$116.80	\$124.10	\$131.40	\$138.70	\$146.00	
65 to 69	\$14.05	\$21.08	\$28.10	\$42.15	\$56.20	\$70.25	\$84.30	\$98.35	\$112.40	\$126.45	\$140.50	\$154.55	\$168.60	\$182.65	\$196.70	\$210.75	\$224.80	\$238.85	\$252.90	\$266.95	\$281.00	
70 to 74	\$22.80	\$34.20	\$45.60	\$68.40	\$91.20	\$114.00	\$136.80	\$159.60	\$182.40	\$205.20	\$228.00	\$250.80	\$273.60	\$296.40	\$319.20	\$342.00	\$364.80	\$387.60	\$410.40	\$433.20	\$456.00	
75 to 79	\$22.80	\$34.20	\$45.60	\$68.40	\$91.20	\$114.00	\$136.80	\$159.60	\$182.40	\$205.20	\$228.00	\$250.80	\$273.60	\$296.40	\$319.20	\$342.00	\$364.80	\$387.60	\$410.40	\$433.20	\$456.00	
80 to 84	\$22.80	\$34.20	\$45.60	\$68.40	\$91.20	\$114.00	\$136.80	\$159.60	\$182.40	\$205.20	\$228.00	\$250.80	\$273.60	\$296.40	\$319.20	\$342.00	\$364.80	\$387.60	\$410.40	\$433.20	\$456.00	
85+	\$22.80	\$34.20	\$45.60	\$68.40	\$91.20	\$114.00	\$136.80	\$159.60	\$182.40	\$205.20	\$228.00	\$250.80	\$273.60	\$296.40	\$319.20	\$342.00	\$364.80	\$387.60	\$410.40	\$433.20	\$456.00	

Dependent Child Coverage (Minimum Employee Voluntary Life must be purchased in order to purchase Child Coverage. Child Age Limit is 19 years of age OR Age 25 for Full Time Students. ONE monthly cost covers all eligible children.)

Monthly Cost for \$10,000 of Benefit	\$0.95
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Short Term Disability Coverage: You will receive 60% of your weekly earnings, up to \$500 per week. Your benefits would begin on the 7th day of disability, and last for a maximum of 12 weeks. Short Term Disability dovetails into the Long Term Disability. There is no pre-existing condition waiting period.

Long Term Disability Coverage: You will receive 60% of your base monthly earnings up to \$5,000 per month. Your benefits would begin on the 91st day of disability, and last for a maximum of 24 months for Own Occupation or SS Retirement Age for Total Disability. Pre-existing conditions that have been treated within 3 months of the election date will not be covered for the first 12 months.

### RATES FOR DISABILITY COVERAGE

MONTHLY INCOME	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	\$6,000	\$6,500	\$7,000	\$7,500	\$8,000	\$8,333+
MONTHLY DEDUCTION	\$12.74	\$19.02	\$25.28	\$31.56	\$37.82	\$44.10	\$50.36	\$56.64	\$62.90	\$69.18	\$75.44	\$81.70	\$87.98	\$94.26	\$100.52	\$104.69
BI-WEEKLY DEDUCTION	\$6.37	\$9.51	\$12.64	\$15.78	\$18.91	\$22.05	\$25.18	\$28.32	\$31.45	\$34.59	\$37.72	\$40.95	\$43.99	\$47.13	\$50.26	\$52.35
WEEKLY DEDUCTION	\$2.94	\$4.39	\$5.83	\$7.28	\$8.73	\$10.18	\$11.62	\$13.07	\$14.52	\$15.96	\$17.41	\$18.90	\$20.30	\$21.75	\$23.20	\$24.16

OR