

The General Board of Pension and Health Benefits is offering full time clergy and lay employees of the Conference an opportunity to purchase optional life and accidental death and dismemberment (AD&D) insurance coverage sponsored by UNUM Life Insurance.

## UNUM Life Insurance Rate Structure

<b>Employee/Spouse Life</b> (Your premium rate is based on your age as of the date of the plan anniversary. Premiums will increase as you age.)					
AGE	LIFE (Per \$1,000)	AGE	LIFE (Per \$1,000)	AGE	LIFE (Per \$1,000)
Less than 25	\$0.057	71	\$2.367	86	\$8.457
25-29	\$0.057	72	\$2.597	87	\$8.567
30-34	\$0.057	73	\$2.817	88	\$9.657
35-39	\$0.067	74	\$3.047	89	\$10.297
40-44	\$0.107	75	\$3.297	90	\$10.967
45-49	\$0.167	76	\$3.587	91	\$11.667
50-54	\$0.277	77	\$3.937	92	\$12.377
55-59	\$0.427	78	\$4.347	93	\$13.087
60-64	\$0.667	79	\$4.777	94	\$13.947
65	\$1.327	80	\$5.257	95	\$14.877
66	\$1.397	81	\$5.747	96	\$15.827
67	\$1.547	82	\$6.247	97	\$16.867
68	\$1.717	83	\$6.777	98	\$17.997
69	\$1.917	84	\$7.327	99	\$19.167
70	\$2.217	85	\$7.887	100+	\$20.447
<b>Employee AD&amp;D: \$.025 per \$1000</b>			<b>Child(ren) Life: \$.103 per \$1,000</b>		
Guaranteed Issue for Employee is up to \$100,000 without Evidence of Insurability					
Guaranteed Issue for Spouse is up to \$25,000 without Evidence of Insurability					
<b>Calculation Sample:</b>					
<b>Employee Life Amount x Rate / \$1,000 = Monthly Premium x 3 = Qtrly. Premium</b>					