UNUM CORPORATION LIFESTYLE LIFE/AD&D RATES Edgewood Independent School District

Monthly Melded Payroll Deductions

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000		
Age Band											
0-24	\$0.60	\$1.20	\$1.80	\$2.40	\$2.40 \$3.00 \$4.20 \$6.00		\$6.00	\$7.80	\$9.00		
25-29	\$0.60	\$1.20	\$1.80	\$2.40			\$6.00	\$7.80	\$9.00		
30-34	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$4.90	\$7.00		\$10.50		
35-39	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$6.30	\$9.00	\$11.70	\$13.50 \$19.50 \$30.60 \$47.10 \$84.00 \$130.50 \$235.50 \$424.50		
40-44	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$9.10	\$13.00	\$16.90			
45-49	\$2.04	\$4.08	\$6.12	\$8.16	\$10.20	\$14.28	\$20.40	\$26.52			
50-54	\$3.14	\$6.28	\$9.42	\$12.56	\$15.70	\$21.98	\$31.40	\$40.82			
55-59	\$5.60	\$11.20	\$16.80	\$22.40	\$28.00	\$39.20	\$56.00	\$72.80			
60-64	\$8.70	\$17.40	\$26.10	\$34.80	\$43.50	\$60.90	\$87.00	\$113.10			
65-69	\$15.70	\$31.40	\$47.10	\$62.80	\$78.50	\$109.90	\$157.00	\$204.10			
70-74	\$28.30	\$56.60	\$84.90	\$113.20	\$141.50	\$198.10	\$283.00	\$367.90			
75+	\$46.50	\$93.00	\$139.50	\$186.00	\$232.50	\$325.50	\$465.00	\$604.50 \$697.50			
ACCIDENTAL	DEATH & DISM	MEMBERMENT	RATES:								
0-79+	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$2.10	\$3.00	\$3.90	\$4.50		
	\$250,000	IS THE MAXII	MUM THAT MA	AY BE ISSUED	WITHOUT A	NSWERING H	EALTH QUES	TIONS			
SPOUSE**											
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$55,000	\$60,000		
Age Band											
0-24	ቀለ 30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$3.00	\$3.30	\$3.60		
	\$0.30										
25-29	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$3.00	\$3.30	\$3.60		
25-29 30-34	\$0.30 \$0.35	\$0.60 \$0.70	\$0.90 \$1.05	\$1.20 \$1.40	\$1.50 \$1.75	\$1.80 \$2.10	\$3.00 \$3.50	\$3.30 \$3.85	\$3.60 \$4.20		
25-29 30-34 35-39	\$0.30 \$0.35 \$0.45	\$0.60 \$0.70 \$0.90	\$0.90 \$1.05 \$1.35	\$1.20 \$1.40 \$1.80	\$1.50 \$1.75 \$2.25	\$1.80 \$2.10 \$2.70	\$3.00 \$3.50 \$4.50	\$3.30 \$3.85 \$4.95	\$3.60 \$4.20 \$5.40		
25-29 30-34 35-39 40-44	\$0.30 \$0.35 \$0.45 \$0.65	\$0.60 \$0.70 \$0.90 \$1.30	\$0.90 \$1.05 \$1.35 \$1.95	\$1.20 \$1.40 \$1.80 \$2.60	\$1.50 \$1.75 \$2.25 \$3.25	\$1.80 \$2.10 \$2.70 \$3.90	\$3.00 \$3.50 \$4.50 \$6.50	\$3.30 \$3.85 \$4.95 \$7.15	\$3.60 \$4.20 \$5.40 \$7.80		
25-29 30-34 35-39 40-44 45-49	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24		
25-29 30-34 35-39 40-44	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57	\$0.60 \$0.70 \$0.90 \$1.30	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28	\$1.50 \$1.75 \$2.25 \$3.25	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42	\$3.00 \$3.50 \$4.50 \$6.50	\$3.30 \$3.85 \$4.95 \$7.15	\$3.60 \$4.20 \$5.40 \$7.80		
25-29 30-34 35-39 40-44 45-49	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24		
25-29 30-34 35-39 40-44 45-49 50-54	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84		
25-29 30-34 35-39 40-44 45-49 50-54 55-59	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60		
25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80 \$4.35	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60 \$8.70	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40 \$13.05	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20 \$17.40	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00 \$21.75	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80 \$26.10	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00 \$43.50	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80 \$47.85	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60 \$52.20		
25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80 \$4.35 \$7.85	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60 \$8.70 \$15.70	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40 \$13.05 \$23.55	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20 \$17.40 \$31.40	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00 \$21.75 \$39.25	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80 \$26.10 \$47.10	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00 \$43.50 \$78.50	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80 \$47.85 \$86.35	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60 \$52.20 \$94.20		
25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80 \$4.35 \$7.85 \$14.15 \$23.25	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60 \$8.70 \$15.70 \$28.30 \$46.50	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40 \$13.05 \$23.55 \$42.45 \$69.75	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20 \$17.40 \$31.40 \$56.60	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00 \$21.75 \$39.25 \$70.75	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80 \$26.10 \$47.10 \$84.90	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00 \$43.50 \$78.50 \$141.50	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80 \$47.85 \$86.35 \$155.65	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60 \$52.20 \$94.20 \$169.80		
25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 75+	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80 \$4.35 \$7.85 \$14.15 \$23.25	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60 \$8.70 \$15.70 \$28.30 \$46.50	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40 \$13.05 \$23.55 \$42.45 \$69.75	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20 \$17.40 \$31.40 \$56.60	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00 \$21.75 \$39.25 \$70.75	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80 \$26.10 \$47.10 \$84.90	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00 \$43.50 \$78.50 \$141.50	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80 \$47.85 \$86.35 \$155.65	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60 \$52.20 \$94.20 \$169.80		
25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 75+ ACCIDENTAL	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80 \$4.35 \$7.85 \$14.15 \$23.25 DEATH & DISN	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60 \$8.70 \$15.70 \$28.30 \$46.50	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40 \$13.05 \$23.55 \$42.45 \$69.75 ************************************	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20 \$17.40 \$31.40 \$56.60 \$93.00	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00 \$21.75 \$39.25 \$70.75 \$116.25	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80 \$26.10 \$47.10 \$84.90 \$139.50	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00 \$43.50 \$78.50 \$141.50 \$232.50	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80 \$47.85 \$86.35 \$155.65 \$255.75	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60 \$52.20 \$94.20 \$169.80 \$279.00		
25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 75+ ACCIDENTAL	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80 \$4.35 \$7.85 \$14.15 \$23.25 DEATH & DISM	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60 \$8.70 \$15.70 \$28.30 \$46.50 ************************************	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40 \$13.05 \$23.55 \$42.45 \$69.75 ************************************	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20 \$17.40 \$31.40 \$56.60 \$93.00	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00 \$21.75 \$39.25 \$70.75 \$116.25	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80 \$26.10 \$47.10 \$84.90 \$139.50	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00 \$43.50 \$78.50 \$141.50 \$232.50	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80 \$47.85 \$86.35 \$155.65 \$255.75	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60 \$52.20 \$94.20 \$169.80 \$279.00		
25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 75+ ACCIDENTAL	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80 \$4.35 \$7.85 \$14.15 \$23.25 DEATH & DISM	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60 \$8.70 \$15.70 \$28.30 \$46.50 *** *** *** *** *** *** *** *** *** **	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40 \$13.05 \$23.55 \$42.45 \$69.75 ************************************	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20 \$17.40 \$31.40 \$56.60 \$93.00 \$0.66 ED 100% OF E	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00 \$21.75 \$39.25 \$70.75 \$116.25 \$0.83	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80 \$26.10 \$47.10 \$84.90 \$139.50 \$0.99	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00 \$43.50 \$78.50 \$141.50 \$232.50	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80 \$47.85 \$86.35 \$155.65 \$255.75	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60 \$52.20 \$94.20 \$169.80 \$279.00		
25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 75+ ACCIDENTAL	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80 \$4.35 \$7.85 \$14.15 \$23.25 DEATH & DISM	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60 \$8.70 \$15.70 \$28.30 \$46.50 *** *** *** *** *** *** *** *** *** **	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40 \$13.05 \$23.55 \$42.45 \$69.75 ************************************	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20 \$17.40 \$31.40 \$56.60 \$93.00	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00 \$21.75 \$39.25 \$70.75 \$116.25	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80 \$26.10 \$47.10 \$84.90 \$139.50	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00 \$43.50 \$78.50 \$141.50 \$232.50	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80 \$47.85 \$86.35 \$155.65 \$255.75	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60 \$52.20 \$94.20 \$169.80 \$279.00		
25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 75+ ACCIDENTAL	\$0.30 \$0.35 \$0.45 \$0.65 \$1.02 \$1.57 \$2.80 \$4.35 \$7.85 \$14.15 \$23.25 DEATH & DISM	\$0.60 \$0.70 \$0.90 \$1.30 \$2.04 \$3.14 \$5.60 \$8.70 \$15.70 \$28.30 \$46.50 *** *** *** *** *** *** *** *** *** **	\$0.90 \$1.05 \$1.35 \$1.95 \$3.06 \$4.71 \$8.40 \$13.05 \$23.55 \$42.45 \$69.75 ************************************	\$1.20 \$1.40 \$1.80 \$2.60 \$4.08 \$6.28 \$11.20 \$17.40 \$31.40 \$56.60 \$93.00 \$0.66 ED 100% OF E	\$1.50 \$1.75 \$2.25 \$3.25 \$5.10 \$7.85 \$14.00 \$21.75 \$39.25 \$70.75 \$116.25 \$0.83	\$1.80 \$2.10 \$2.70 \$3.90 \$6.12 \$9.42 \$16.80 \$26.10 \$47.10 \$84.90 \$139.50 \$0.99	\$3.00 \$3.50 \$4.50 \$6.50 \$10.20 \$15.70 \$28.00 \$43.50 \$78.50 \$141.50 \$232.50	\$3.30 \$3.85 \$4.95 \$7.15 \$11.22 \$17.27 \$30.80 \$47.85 \$86.35 \$155.65 \$255.75	\$3.60 \$4.20 \$5.40 \$7.80 \$12.24 \$18.84 \$33.60 \$52.20 \$94.20 \$169.80 \$279.00		

THESE GRIDS ARE PRICES OF FREQUENTLY SELECTED AMOUNTS. YOU MAY CHOOSE ANY INCREMENT OF \$10,000 UP TO \$500,000 FOR EMPLOYEES (EE) AND \$5,000 UP TO \$500,000 FOR YOUR SPOUSE (SP). TO PURCHASE AN AMOUNT OTHER THAN LEVELS INDICATED ABOVE, SIMPLY COMPLETE THE FOLLOWING:

EMPLOYEE CALCULATION	# OF 10,000(EE) UNITS	X	YOUR AGE COST PER 10,000 UNIT	EMPLOYEE MONTHLY COST
SPOUSE CALCULATION	# OF 5,000(SP) UNITS	X	YOUR AGE COST PER 5,000 UNIT	SPOUSE MONTHLY COST

^{*} Age = Plan Year minus Birth Year.

^{**}Spouse age is determined using Employee's date of birth.