

UNUM CORPORATION LIFESTYLE LIFE/AD&D RATES

Edgewood Independent School District

Monthly Melded Payroll Deductions

EMPLOYEE*

	\$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	\$3.00	\$4.20	\$6.00	\$7.80	\$9.00
25-29	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$4.20	\$6.00	\$7.80	\$9.00
30-34	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$4.90	\$7.00	\$9.10	\$10.50
35-39	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$6.30	\$9.00	\$11.70	\$13.50
40-44	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$9.10	\$13.00	\$16.90	\$19.50
45-49	\$2.04	\$4.08	\$6.12	\$8.16	\$10.20	\$14.28	\$20.40	\$26.52	\$30.60
50-54	\$3.14	\$6.28	\$9.42	\$12.56	\$15.70	\$21.98	\$31.40	\$40.82	\$47.10
55-59	\$5.60	\$11.20	\$16.80	\$22.40	\$28.00	\$39.20	\$56.00	\$72.80	\$84.00
60-64	\$8.70	\$17.40	\$26.10	\$34.80	\$43.50	\$60.90	\$87.00	\$113.10	\$130.50
65-69	\$15.70	\$31.40	\$47.10	\$62.80	\$78.50	\$109.90	\$157.00	\$204.10	\$235.50
70-74	\$28.30	\$56.60	\$84.90	\$113.20	\$141.50	\$198.10	\$283.00	\$367.90	\$424.50
75+	\$46.50	\$93.00	\$139.50	\$186.00	\$232.50	\$325.50	\$465.00	\$604.50	\$697.50

ACCIDENTAL DEATH & DISMEMBERMENT RATES:

0-79+	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$2.10	\$3.00	\$3.90	\$4.50
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\$250,000 IS THE MAXIMUM THAT MAY BE ISSUED WITHOUT ANSWERING HEALTH QUESTIONS

SPOUSE**

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$55,000	\$60,000
Age Band									
0-24	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$3.00	\$3.30	\$3.60
25-29	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$3.00	\$3.30	\$3.60
30-34	\$0.35	\$0.70	\$1.05	\$1.40	\$1.75	\$2.10	\$3.50	\$3.85	\$4.20
35-39	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$4.50	\$4.95	\$5.40
40-44	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$6.50	\$7.15	\$7.80
45-49	\$1.02	\$2.04	\$3.06	\$4.08	\$5.10	\$6.12	\$10.20	\$11.22	\$12.24
50-54	\$1.57	\$3.14	\$4.71	\$6.28	\$7.85	\$9.42	\$15.70	\$17.27	\$18.84
55-59	\$2.80	\$5.60	\$8.40	\$11.20	\$14.00	\$16.80	\$28.00	\$30.80	\$33.60
60-64	\$4.35	\$8.70	\$13.05	\$17.40	\$21.75	\$26.10	\$43.50	\$47.85	\$52.20
65-69	\$7.85	\$15.70	\$23.55	\$31.40	\$39.25	\$47.10	\$78.50	\$86.35	\$94.20
70-74	\$14.15	\$28.30	\$42.45	\$56.60	\$70.75	\$84.90	\$141.50	\$155.65	\$169.80
75+	\$23.25	\$46.50	\$69.75	\$93.00	\$116.25	\$139.50	\$232.50	\$255.75	\$279.00

ACCIDENTAL DEATH & DISMEMBERMENT RATES:

0-79+	\$0.17	\$0.33	\$0.50	\$0.66	\$0.83	\$0.99	\$1.65	\$1.82	\$1.98
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SPOUSE AMOUNT CANNOT EXCEED 100% OF EMPLOYEES AMOUNT TO A MAX OF \$500,000
and \$50,000 is the most that can be issued without answering health questions

CHILD(REN)

	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
LIFE	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00
AD&D	\$0.07	\$0.13	\$0.20	\$0.26	\$0.33

NOTE: FINAL RATES MAY VARY DUE TO ROUNDING.

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 _____ X _____ = _____
OF 10,000(EE) UNITS YOUR AGE COST PER 10,000 UNIT EMPLOYEE MONTHLY COST

SPOUSE CALCULATION _____ X _____ = _____
OF 5,000(SP) UNITS 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.