

**VOLUNTARY GROUP LIFE AND AD&D**  
**PREMIUM RATE GRID**



**BlueCross BlueShield  
of Illinois**

**CITY OF BERWYN - #F151642**

**Eligibility**

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

*You must be covered under the basic life plan sponsored by your employer in SD and VT.*

**Voluntary Life Insurance**

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments.**  
 Spouse Benefit: **\$5,000 - \$250,000 in \$5,000 increments, not to exceed 50% of the employee amount.**

**Guarantee Issue Amounts for new hires within 31 days of eligibility**

\$100,000 for employees under age 60;  
 \$20,000 for employees age 60-69;  
 \$20,000 for spouses under age 70.

**Child Coverage**

Ages 15 days to 6 months: **\$100**  
 Ages 6 months to 19 years (23 years if full time student): **\$2,500- \$10,000 in \$2,500 increments.**

**Voluntary AD&D Insurance**

Benefits from \$10,000 to \$500,000 in \$10,000 increments.  
 The Individual Plan covers you in the event of accidental death or dismemberment.  
 The Family Plan covers you, your spouse and your eligible dependent children.  
 The spouse benefit is equal to 50% of your benefit and the child benefit is 10% of your benefit.

Voluntary Life	
Monthly rates per \$1,000	
Age	Rates
Under 30	\$0.070
30-34	\$0.080
35-39	\$0.100
40-44	\$0.150
45-49	\$0.260
50-54	\$0.490
55-59	\$0.790
60-64	\$0.960
65-69	\$1.660
70-75	\$3.910
75 and over	\$9.630
Voluntary AD&D	
Monthly rates per \$1,000	
Individual Plan	\$0.050
Family Plan	\$0.080
Dependent Life (Children)	
Monthly rates per Family	
\$2,500	\$0.50
\$5,000	\$1.00
\$7,500	\$1.50
\$10,000	\$2.00

**Voluntary Life Insurance**

**Bi-Weekly Premium Cost (Based on 26 payroll deductions per year)**

Benefit Amount	VAD&D Individual	VAD&D Family	ATTAINED AGE											
			<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
\$10,000	\$0.23	\$0.37	\$0.32	\$0.37	\$0.46	\$0.69	\$1.20	\$2.26	\$3.65	\$4.43	\$7.66	\$18.05	\$44.45	
\$20,000	\$0.46	\$0.74	\$0.65	\$0.74	\$0.92	\$1.38	\$2.40	\$4.52	\$7.29	\$8.86	\$15.32	\$36.09	\$88.89	
\$30,000	\$0.69	\$1.11	\$0.97	\$1.11	\$1.38	\$2.08	\$3.60	\$6.78	\$10.94	\$13.29	\$22.98	\$54.14	\$133.34	
\$40,000	\$0.92	\$1.48	\$1.29	\$1.48	\$1.85	\$2.77	\$4.80	\$9.05	\$14.58	\$17.72	\$30.65	\$72.18	\$177.78	
\$50,000	\$1.15	\$1.85	\$1.62	\$1.85	\$2.31	\$3.46	\$6.00	\$11.31	\$18.23	\$22.15	\$38.31	\$90.23	\$222.23	
\$60,000	\$1.38	\$2.22	\$1.94	\$2.22	\$2.77	\$4.15	\$7.20	\$13.57	\$21.88	\$26.58	\$45.97	\$108.28	\$266.68	
\$70,000	\$1.62	\$2.58	\$2.26	\$2.58	\$3.23	\$4.85	\$8.40	\$15.83	\$25.52	\$31.02	\$53.63	\$126.32	\$311.12	
\$80,000	\$1.85	\$2.95	\$2.58	\$2.95	\$3.69	\$5.54	\$9.60	\$18.09	\$29.17	\$35.45	\$61.29	\$144.37	\$355.57	
\$90,000	\$2.08	\$3.32	\$2.91	\$3.32	\$4.15	\$6.23	\$10.80	\$20.35	\$32.82	\$39.88	\$68.95	\$162.42	\$400.02	
\$100,000	\$2.31	\$3.69	\$3.23	\$3.69	\$4.62	\$6.92	\$12.00	\$22.62	\$36.46	\$44.31	\$76.62	\$180.46	\$444.46	
\$110,000	\$2.54	\$4.06	\$3.55	\$4.06	\$5.08	\$7.62	\$13.20	\$24.88	\$40.11	\$48.74	\$84.28	\$198.51	\$488.91	
\$120,000	\$2.77	\$4.43	\$3.88	\$4.43	\$5.54	\$8.31	\$14.40	\$27.14	\$43.75	\$53.17	\$91.94	\$216.55	\$533.35	
\$130,000	\$3.00	\$4.80	\$4.20	\$4.80	\$6.00	\$9.00	\$15.60	\$29.40	\$47.40	\$57.60	\$99.60	\$234.60	\$577.80	
\$140,000	\$3.23	\$5.17	\$4.52	\$5.17	\$6.46	\$9.69	\$16.80	\$31.66	\$51.05	\$62.03	\$107.26	\$252.65	\$622.25	
\$150,000	\$3.46	\$5.54	\$4.85	\$5.54	\$6.92	\$10.38	\$18.00	\$33.92	\$54.69	\$66.46	\$114.92	\$270.69	\$666.69	
\$200,000	\$4.62	\$7.38	\$6.46	\$7.38	\$9.23	\$13.85	\$24.00	\$45.23	\$72.92	\$88.62	\$153.23	\$360.92	\$888.92	
\$300,000	\$6.92	\$11.08	\$9.69	\$11.08	\$13.85	\$20.77	\$36.00	\$67.85	\$109.38	\$132.92	\$229.85	\$541.38	\$1,333.38	
\$400,000	\$9.23	\$14.77	\$12.92	\$14.77	\$18.46	\$27.69	\$48.00	\$90.46	\$145.85	\$177.23	\$306.46	\$721.85	\$1,777.85	
\$500,000	\$11.54	\$18.46	\$16.15	\$18.46	\$23.08	\$34.62	\$60.00	\$113.08	\$182.31	\$221.54	\$383.08	\$902.31	\$2,222.31	

Additional benefit amounts are available in \$10,000 increments to a maximum of \$500,000

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