



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 12 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 |
|-----------|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Under 20  | \$0.100                | \$1.00   | \$2.00   | \$3.00   | \$4.00   | \$5.00   | \$6.00   | \$7.00   | \$8.00   | \$9.00   | \$10.00   |
| 20-24     | \$0.100                | \$1.00   | \$2.00   | \$3.00   | \$4.00   | \$5.00   | \$6.00   | \$7.00   | \$8.00   | \$9.00   | \$10.00   |
| 25-29     | \$0.100                | \$1.00   | \$2.00   | \$3.00   | \$4.00   | \$5.00   | \$6.00   | \$7.00   | \$8.00   | \$9.00   | \$10.00   |
| 30-34     | \$0.100                | \$1.00   | \$2.00   | \$3.00   | \$4.00   | \$5.00   | \$6.00   | \$7.00   | \$8.00   | \$9.00   | \$10.00   |
| 35-39     | \$0.120                | \$1.20   | \$2.40   | \$3.60   | \$4.80   | \$6.00   | \$7.20   | \$8.40   | \$9.60   | \$10.80  | \$12.00   |
| 40-44     | \$0.170                | \$1.70   | \$3.40   | \$5.10   | \$6.80   | \$8.50   | \$10.20  | \$11.90  | \$13.60  | \$15.30  | \$17.00   |
| 45-49     | \$0.250                | \$2.50   | \$5.00   | \$7.50   | \$10.00  | \$12.50  | \$15.00  | \$17.50  | \$20.00  | \$22.50  | \$25.00   |
| 50-54     | \$0.400                | \$4.00   | \$8.00   | \$12.00  | \$16.00  | \$20.00  | \$24.00  | \$28.00  | \$32.00  | \$36.00  | \$40.00   |
| 55-59     | \$0.660                | \$6.60   | \$13.20  | \$19.80  | \$26.40  | \$33.00  | \$39.60  | \$46.20  | \$52.80  | \$59.40  | \$66.00   |
| 60-64     | \$0.940                | \$9.40   | \$18.80  | \$28.20  | \$37.60  | \$47.00  | \$56.40  | \$65.80  | \$75.20  | \$84.60  | \$94.00   |
| 65-69     | \$1.520                | \$15.20  | \$30.40  | \$45.60  | \$60.80  | \$76.00  | \$91.20  | \$106.40 | \$121.60 | \$136.80 | \$152.00  |
| 70-74     | \$2.750                | \$27.50  | \$55.00  | \$82.50  | \$110.00 | \$137.50 | \$165.00 | \$192.50 | \$220.00 | \$247.50 | \$275.00  |
| 75-79     | \$4.720                | \$47.20  | \$94.40  | \$141.60 | \$188.80 | \$236.00 | \$283.20 | \$330.40 | \$377.60 | \$424.80 | \$472.00  |
| 80 & Over | \$7.740                | \$77.40  | \$154.80 | \$232.20 | \$309.60 | \$387.00 | \$464.40 | \$541.80 | \$619.20 | \$696.60 | \$774.00  |

| Age       | Monthly Rate per 1,000 | \$110,000 | \$120,000 | \$130,000  | \$140,000  | \$150,000  | \$160,000  | \$170,000  | \$180,000  | \$190,000  | \$200,000  |
|-----------|------------------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$11.00   | \$12.00   | \$13.00    | \$14.00    | \$15.00    | \$16.00    | \$17.00    | \$18.00    | \$19.00    | \$20.00    |
| 20-24     | \$0.100                | \$11.00   | \$12.00   | \$13.00    | \$14.00    | \$15.00    | \$16.00    | \$17.00    | \$18.00    | \$19.00    | \$20.00    |
| 25-29     | \$0.100                | \$11.00   | \$12.00   | \$13.00    | \$14.00    | \$15.00    | \$16.00    | \$17.00    | \$18.00    | \$19.00    | \$20.00    |
| 30-34     | \$0.100                | \$11.00   | \$12.00   | \$13.00    | \$14.00    | \$15.00    | \$16.00    | \$17.00    | \$18.00    | \$19.00    | \$20.00    |
| 35-39     | \$0.120                | \$13.20   | \$14.40   | \$15.60    | \$16.80    | \$18.00    | \$19.20    | \$20.40    | \$21.60    | \$22.80    | \$24.00    |
| 40-44     | \$0.170                | \$18.70   | \$20.40   | \$22.10    | \$23.80    | \$25.50    | \$27.20    | \$28.90    | \$30.60    | \$32.30    | \$34.00    |
| 45-49     | \$0.250                | \$27.50   | \$30.00   | \$32.50    | \$35.00    | \$37.50    | \$40.00    | \$42.50    | \$45.00    | \$47.50    | \$50.00    |
| 50-54     | \$0.400                | \$44.00   | \$48.00   | \$52.00    | \$56.00    | \$60.00    | \$64.00    | \$68.00    | \$72.00    | \$76.00    | \$80.00    |
| 55-59     | \$0.660                | \$72.60   | \$79.20   | \$85.80    | \$92.40    | \$99.00    | \$105.60   | \$112.20   | \$118.80   | \$125.40   | \$132.00   |
| 60-64     | \$0.940                | \$103.40  | \$112.80  | \$122.20   | \$131.60   | \$141.00   | \$150.40   | \$159.80   | \$169.20   | \$178.60   | \$188.00   |
| 65-69     | \$1.520                | \$167.20  | \$182.40  | \$197.60   | \$212.80   | \$228.00   | \$243.20   | \$258.40   | \$273.60   | \$288.80   | \$304.00   |
| 70-74     | \$2.750                | \$302.50  | \$330.00  | \$357.50   | \$385.00   | \$412.50   | \$440.00   | \$467.50   | \$495.00   | \$522.50   | \$550.00   |
| 75-79     | \$4.720                | \$519.20  | \$566.40  | \$613.60   | \$660.80   | \$708.00   | \$755.20   | \$802.40   | \$849.60   | \$896.80   | \$944.00   |
| 80 & Over | \$7.740                | \$851.40  | \$928.80  | \$1,006.20 | \$1,083.60 | \$1,161.00 | \$1,238.40 | \$1,315.80 | \$1,393.20 | \$1,470.60 | \$1,548.00 |

Dependent Child(ren) Coverage - Life Only - \$0.95 per Family Unit per Month. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

Rates are effective as of the date shown above. Group life policies are underwritten by Boston Mutual Life Insurance Company under Policy form BML GRTP 4/99, subject to state availability. Product offerings may vary depending on state laws and regulations. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your certificate or contact your benefits administrator.

\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-12EVTL11/18



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| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 12 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$210,000  | \$220,000  | \$230,000  | \$240,000  | \$250,000  | \$260,000  | \$270,000  | \$280,000  | \$290,000  | \$300,000  |
|-----------|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$21.00    | \$22.00    | \$23.00    | \$24.00    | \$25.00    | \$26.00    | \$27.00    | \$28.00    | \$29.00    | \$30.00    |
| 20-24     | \$0.100                | \$21.00    | \$22.00    | \$23.00    | \$24.00    | \$25.00    | \$26.00    | \$27.00    | \$28.00    | \$29.00    | \$30.00    |
| 25-29     | \$0.100                | \$21.00    | \$22.00    | \$23.00    | \$24.00    | \$25.00    | \$26.00    | \$27.00    | \$28.00    | \$29.00    | \$30.00    |
| 30-34     | \$0.100                | \$21.00    | \$22.00    | \$23.00    | \$24.00    | \$25.00    | \$26.00    | \$27.00    | \$28.00    | \$29.00    | \$30.00    |
| 35-39     | \$0.120                | \$25.20    | \$26.40    | \$27.60    | \$28.80    | \$30.00    | \$31.20    | \$32.40    | \$33.60    | \$34.80    | \$36.00    |
| 40-44     | \$0.170                | \$35.70    | \$37.40    | \$39.10    | \$40.80    | \$42.50    | \$44.20    | \$45.90    | \$47.60    | \$49.30    | \$51.00    |
| 45-49     | \$0.250                | \$52.50    | \$55.00    | \$57.50    | \$60.00    | \$62.50    | \$65.00    | \$67.50    | \$70.00    | \$72.50    | \$75.00    |
| 50-54     | \$0.400                | \$84.00    | \$88.00    | \$92.00    | \$96.00    | \$100.00   | \$104.00   | \$108.00   | \$112.00   | \$116.00   | \$120.00   |
| 55-59     | \$0.660                | \$138.60   | \$145.20   | \$151.80   | \$158.40   | \$165.00   | \$171.60   | \$178.20   | \$184.80   | \$191.40   | \$198.00   |
| 60-64     | \$0.940                | \$197.40   | \$206.80   | \$216.20   | \$225.60   | \$235.00   | \$244.40   | \$253.80   | \$263.20   | \$272.60   | \$282.00   |
| 65-69     | \$1.520                | \$319.20   | \$334.40   | \$349.60   | \$364.80   | \$380.00   | \$395.20   | \$410.40   | \$425.60   | \$440.80   | \$456.00   |
| 70-74     | \$2.750                | \$577.50   | \$605.00   | \$632.50   | \$660.00   | \$687.50   | \$715.00   | \$742.50   | \$770.00   | \$797.50   | \$825.00   |
| 75-79     | \$4.720                | \$991.20   | \$1,038.40 | \$1,085.60 | \$1,132.80 | \$1,180.00 | \$1,227.20 | \$1,274.40 | \$1,321.60 | \$1,368.80 | \$1,416.00 |
| 80 & Over | \$7.740                | \$1,625.40 | \$1,702.80 | \$1,780.20 | \$1,857.60 | \$1,935.00 | \$2,012.40 | \$2,089.80 | \$2,167.20 | \$2,244.60 | \$2,322.00 |

| Age       | Monthly Rate per 1,000 | \$310,000  | \$320,000  | \$330,000  | \$340,000  | \$350,000  | \$360,000  | \$370,000  | \$380,000  | \$390,000  | \$400,000  |
|-----------|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$31.00    | \$32.00    | \$33.00    | \$34.00    | \$35.00    | \$36.00    | \$37.00    | \$38.00    | \$39.00    | \$40.00    |
| 20-24     | \$0.100                | \$31.00    | \$32.00    | \$33.00    | \$34.00    | \$35.00    | \$36.00    | \$37.00    | \$38.00    | \$39.00    | \$40.00    |
| 25-29     | \$0.100                | \$31.00    | \$32.00    | \$33.00    | \$34.00    | \$35.00    | \$36.00    | \$37.00    | \$38.00    | \$39.00    | \$40.00    |
| 30-34     | \$0.100                | \$31.00    | \$32.00    | \$33.00    | \$34.00    | \$35.00    | \$36.00    | \$37.00    | \$38.00    | \$39.00    | \$40.00    |
| 35-39     | \$0.120                | \$37.20    | \$38.40    | \$39.60    | \$40.80    | \$42.00    | \$43.20    | \$44.40    | \$45.60    | \$46.80    | \$48.00    |
| 40-44     | \$0.170                | \$52.70    | \$54.40    | \$56.10    | \$57.80    | \$59.50    | \$61.20    | \$62.90    | \$64.60    | \$66.30    | \$68.00    |
| 45-49     | \$0.250                | \$77.50    | \$80.00    | \$82.50    | \$85.00    | \$87.50    | \$90.00    | \$92.50    | \$95.00    | \$97.50    | \$100.00   |
| 50-54     | \$0.400                | \$124.00   | \$128.00   | \$132.00   | \$136.00   | \$140.00   | \$144.00   | \$148.00   | \$152.00   | \$156.00   | \$160.00   |
| 55-59     | \$0.660                | \$204.60   | \$211.20   | \$217.80   | \$224.40   | \$231.00   | \$237.60   | \$244.20   | \$250.80   | \$257.40   | \$264.00   |
| 60-64     | \$0.940                | \$291.40   | \$300.80   | \$310.20   | \$319.60   | \$329.00   | \$338.40   | \$347.80   | \$357.20   | \$366.60   | \$376.00   |
| 65-69     | \$1.520                | \$471.20   | \$486.40   | \$501.60   | \$516.80   | \$532.00   | \$547.20   | \$562.40   | \$577.60   | \$592.80   | \$608.00   |
| 70-74     | \$2.750                | \$852.50   | \$880.00   | \$907.50   | \$935.00   | \$962.50   | \$990.00   | \$1,017.50 | \$1,045.00 | \$1,072.50 | \$1,100.00 |
| 75-79     | \$4.720                | \$1,463.20 | \$1,510.40 | \$1,557.60 | \$1,604.80 | \$1,652.00 | \$1,699.20 | \$1,746.40 | \$1,793.60 | \$1,840.80 | \$1,888.00 |
| 80 & Over | \$7.740                | \$2,399.40 | \$2,476.80 | \$2,554.20 | \$2,631.60 | \$2,709.00 | \$2,786.40 | \$2,863.80 | \$2,941.20 | \$3,018.60 | \$3,096.00 |

Dependent Child(ren) Coverage - Life Only - \$0.95 per Family Unit per Month. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 12 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$410,000  | \$420,000  | \$430,000  | \$440,000  | \$450,000  | \$460,000  | \$470,000  | \$480,000  | \$490,000  | \$500,000  |
|-----------|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$41.00    | \$42.00    | \$43.00    | \$44.00    | \$45.00    | \$46.00    | \$47.00    | \$48.00    | \$49.00    | \$50.00    |
| 20-24     | \$0.100                | \$41.00    | \$42.00    | \$43.00    | \$44.00    | \$45.00    | \$46.00    | \$47.00    | \$48.00    | \$49.00    | \$50.00    |
| 25-29     | \$0.100                | \$41.00    | \$42.00    | \$43.00    | \$44.00    | \$45.00    | \$46.00    | \$47.00    | \$48.00    | \$49.00    | \$50.00    |
| 30-34     | \$0.100                | \$41.00    | \$42.00    | \$43.00    | \$44.00    | \$45.00    | \$46.00    | \$47.00    | \$48.00    | \$49.00    | \$50.00    |
| 35-39     | \$0.120                | \$49.20    | \$50.40    | \$51.60    | \$52.80    | \$54.00    | \$55.20    | \$56.40    | \$57.60    | \$58.80    | \$60.00    |
| 40-44     | \$0.170                | \$69.70    | \$71.40    | \$73.10    | \$74.80    | \$76.50    | \$78.20    | \$79.90    | \$81.60    | \$83.30    | \$85.00    |
| 45-49     | \$0.250                | \$102.50   | \$105.00   | \$107.50   | \$110.00   | \$112.50   | \$115.00   | \$117.50   | \$120.00   | \$122.50   | \$125.00   |
| 50-54     | \$0.400                | \$164.00   | \$168.00   | \$172.00   | \$176.00   | \$180.00   | \$184.00   | \$188.00   | \$192.00   | \$196.00   | \$200.00   |
| 55-59     | \$0.660                | \$270.60   | \$277.20   | \$283.80   | \$290.40   | \$297.00   | \$303.60   | \$310.20   | \$316.80   | \$323.40   | \$330.00   |
| 60-64     | \$0.940                | \$385.40   | \$394.80   | \$404.20   | \$413.60   | \$423.00   | \$432.40   | \$441.80   | \$451.20   | \$460.60   | \$470.00   |
| 65-69     | \$1.520                | \$623.20   | \$638.40   | \$653.60   | \$668.80   | \$684.00   | \$699.20   | \$714.40   | \$729.60   | \$744.80   | \$760.00   |
| 70-74     | \$2.750                | \$1,127.50 | \$1,155.00 | \$1,182.50 | \$1,210.00 | \$1,237.50 | \$1,265.00 | \$1,292.50 | \$1,320.00 | \$1,347.50 | \$1,375.00 |
| 75-79     | \$4.720                | \$1,935.20 | \$1,982.40 | \$2,029.60 | \$2,076.80 | \$2,124.00 | \$2,171.20 | \$2,218.40 | \$2,265.60 | \$2,312.80 | \$2,360.00 |
| 80 & Over | \$7.740                | \$3,173.40 | \$3,250.80 | \$3,328.20 | \$3,405.60 | \$3,483.00 | \$3,560.40 | \$3,637.80 | \$3,715.20 | \$3,792.60 | \$3,870.00 |

Dependent Child(ren) Coverage - Life Only - \$0.95 per Family Unit per Month. All Guaranteed Issue.

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| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

## Employee Premium\*\* - 21 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 |
|-----------|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Under 20  | \$0.100                | \$0.58   | \$1.15   | \$1.72   | \$2.29   | \$2.86   | \$3.43   | \$4.00   | \$4.58   | \$5.15   | \$5.72    |
| 20-24     | \$0.100                | \$0.58   | \$1.15   | \$1.72   | \$2.29   | \$2.86   | \$3.43   | \$4.00   | \$4.58   | \$5.15   | \$5.72    |
| 25-29     | \$0.100                | \$0.58   | \$1.15   | \$1.72   | \$2.29   | \$2.86   | \$3.43   | \$4.00   | \$4.58   | \$5.15   | \$5.72    |
| 30-34     | \$0.100                | \$0.58   | \$1.15   | \$1.72   | \$2.29   | \$2.86   | \$3.43   | \$4.00   | \$4.58   | \$5.15   | \$5.72    |
| 35-39     | \$0.120                | \$0.69   | \$1.38   | \$2.06   | \$2.75   | \$3.43   | \$4.12   | \$4.80   | \$5.49   | \$6.18   | \$6.86    |
| 40-44     | \$0.170                | \$0.98   | \$1.95   | \$2.92   | \$3.89   | \$4.86   | \$5.83   | \$6.80   | \$7.78   | \$8.75   | \$9.72    |
| 45-49     | \$0.250                | \$1.43   | \$2.86   | \$4.29   | \$5.72   | \$7.15   | \$8.58   | \$10.00  | \$11.43  | \$12.86  | \$14.29   |
| 50-54     | \$0.400                | \$2.29   | \$4.58   | \$6.86   | \$9.15   | \$11.43  | \$13.72  | \$16.00  | \$18.29  | \$20.58  | \$22.86   |
| 55-59     | \$0.660                | \$3.78   | \$7.55   | \$11.32  | \$15.09  | \$18.86  | \$22.63  | \$26.40  | \$30.18  | \$33.95  | \$37.72   |
| 60-64     | \$0.940                | \$5.38   | \$10.75  | \$16.12  | \$21.49  | \$26.86  | \$32.23  | \$37.60  | \$42.98  | \$48.35  | \$53.72   |
| 65-69     | \$1.520                | \$8.69   | \$17.38  | \$26.06  | \$34.75  | \$43.43  | \$52.12  | \$60.80  | \$69.49  | \$78.18  | \$86.86   |
| 70-74     | \$2.750                | \$15.72  | \$31.43  | \$47.15  | \$62.86  | \$78.58  | \$94.29  | \$110.00 | \$125.72 | \$141.43 | \$157.15  |
| 75-79     | \$4.720                | \$26.98  | \$53.95  | \$80.92  | \$107.89 | \$134.86 | \$161.83 | \$188.80 | \$215.78 | \$242.75 | \$269.72  |
| 80 & Over | \$7.740                | \$44.23  | \$88.46  | \$132.69 | \$176.92 | \$221.15 | \$265.38 | \$309.60 | \$353.83 | \$398.06 | \$442.29  |

| Age       | Monthly Rate per 1,000 | \$110,000 | \$120,000 | \$130,000 | \$140,000 | \$150,000 | \$160,000 | \$170,000 | \$180,000 | \$190,000 | \$200,000 |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Under 20  | \$0.100                | \$6.29    | \$6.86    | \$7.43    | \$8.00    | \$8.58    | \$9.15    | \$9.72    | \$10.29   | \$10.86   | \$11.43   |
| 20-24     | \$0.100                | \$6.29    | \$6.86    | \$7.43    | \$8.00    | \$8.58    | \$9.15    | \$9.72    | \$10.29   | \$10.86   | \$11.43   |
| 25-29     | \$0.100                | \$6.29    | \$6.86    | \$7.43    | \$8.00    | \$8.58    | \$9.15    | \$9.72    | \$10.29   | \$10.86   | \$11.43   |
| 30-34     | \$0.100                | \$6.29    | \$6.86    | \$7.43    | \$8.00    | \$8.58    | \$9.15    | \$9.72    | \$10.29   | \$10.86   | \$11.43   |
| 35-39     | \$0.120                | \$7.55    | \$8.23    | \$8.92    | \$9.60    | \$10.29   | \$10.98   | \$11.66   | \$12.35   | \$13.03   | \$13.72   |
| 40-44     | \$0.170                | \$10.69   | \$11.66   | \$12.63   | \$13.60   | \$14.58   | \$15.55   | \$16.52   | \$17.49   | \$18.46   | \$19.43   |
| 45-49     | \$0.250                | \$15.72   | \$17.15   | \$18.58   | \$20.00   | \$21.43   | \$22.86   | \$24.29   | \$25.72   | \$27.15   | \$28.58   |
| 50-54     | \$0.400                | \$25.15   | \$27.43   | \$29.72   | \$32.00   | \$34.29   | \$36.58   | \$38.86   | \$41.15   | \$43.43   | \$45.72   |
| 55-59     | \$0.660                | \$41.49   | \$45.26   | \$49.03   | \$52.80   | \$56.58   | \$60.35   | \$64.12   | \$67.89   | \$71.66   | \$75.43   |
| 60-64     | \$0.940                | \$59.09   | \$64.46   | \$69.83   | \$75.20   | \$80.58   | \$85.95   | \$91.32   | \$96.69   | \$102.06  | \$107.43  |
| 65-69     | \$1.520                | \$95.55   | \$104.23  | \$112.92  | \$121.60  | \$130.29  | \$138.98  | \$147.66  | \$156.35  | \$165.03  | \$173.72  |
| 70-74     | \$2.750                | \$172.86  | \$188.58  | \$204.29  | \$220.00  | \$235.72  | \$251.43  | \$267.15  | \$282.86  | \$298.58  | \$314.29  |
| 75-79     | \$4.720                | \$296.69  | \$323.66  | \$350.63  | \$377.60  | \$404.58  | \$431.55  | \$458.52  | \$485.49  | \$512.46  | \$539.43  |
| 80 & Over | \$7.740                | \$486.52  | \$530.75  | \$574.98  | \$619.20  | \$663.43  | \$707.66  | \$751.89  | \$796.12  | \$840.35  | \$884.58  |

## Dependent Child(ren) Coverage - Life Only - \$0.55 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

Rates are effective as of the date shown above. Group life policies are underwritten by Boston Mutual Life Insurance Company under Policy form BML GRTP 4/99, subject to state availability. Product offerings may vary depending on state laws and regulations. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your certificate or contact your benefits administrator.

\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-21EVTL11/18



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

## Employee Premium\*\* - 21 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$210,000 | \$220,000 | \$230,000  | \$240,000  | \$250,000  | \$260,000  | \$270,000  | \$280,000  | \$290,000  | \$300,000  |
|-----------|------------------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$12.00   | \$12.58   | \$13.15    | \$13.72    | \$14.29    | \$14.86    | \$15.43    | \$16.00    | \$16.58    | \$17.15    |
| 20-24     | \$0.100                | \$12.00   | \$12.58   | \$13.15    | \$13.72    | \$14.29    | \$14.86    | \$15.43    | \$16.00    | \$16.58    | \$17.15    |
| 25-29     | \$0.100                | \$12.00   | \$12.58   | \$13.15    | \$13.72    | \$14.29    | \$14.86    | \$15.43    | \$16.00    | \$16.58    | \$17.15    |
| 30-34     | \$0.100                | \$12.00   | \$12.58   | \$13.15    | \$13.72    | \$14.29    | \$14.86    | \$15.43    | \$16.00    | \$16.58    | \$17.15    |
| 35-39     | \$0.120                | \$14.40   | \$15.09   | \$15.78    | \$16.46    | \$17.15    | \$17.83    | \$18.52    | \$19.20    | \$19.89    | \$20.58    |
| 40-44     | \$0.170                | \$20.40   | \$21.38   | \$22.35    | \$23.32    | \$24.29    | \$25.26    | \$26.23    | \$27.20    | \$28.18    | \$29.15    |
| 45-49     | \$0.250                | \$30.00   | \$31.43   | \$32.86    | \$34.29    | \$35.72    | \$37.15    | \$38.58    | \$40.00    | \$41.43    | \$42.86    |
| 50-54     | \$0.400                | \$48.00   | \$50.29   | \$52.58    | \$54.86    | \$57.15    | \$59.43    | \$61.72    | \$64.00    | \$66.29    | \$68.58    |
| 55-59     | \$0.660                | \$79.20   | \$82.98   | \$86.75    | \$90.52    | \$94.29    | \$98.06    | \$101.83   | \$105.60   | \$109.38   | \$113.15   |
| 60-64     | \$0.940                | \$112.80  | \$118.18  | \$123.55   | \$128.92   | \$134.29   | \$139.66   | \$145.03   | \$150.40   | \$155.78   | \$161.15   |
| 65-69     | \$1.520                | \$182.40  | \$191.09  | \$199.78   | \$208.46   | \$217.15   | \$225.83   | \$234.52   | \$243.20   | \$251.89   | \$260.58   |
| 70-74     | \$2.750                | \$330.00  | \$345.72  | \$361.43   | \$377.15   | \$392.86   | \$408.58   | \$424.29   | \$440.00   | \$455.72   | \$471.43   |
| 75-79     | \$4.720                | \$566.40  | \$593.38  | \$620.35   | \$647.32   | \$674.29   | \$701.26   | \$728.23   | \$755.20   | \$782.18   | \$809.15   |
| 80 & Over | \$7.740                | \$928.80  | \$973.03  | \$1,017.26 | \$1,061.49 | \$1,105.72 | \$1,149.95 | \$1,194.18 | \$1,238.40 | \$1,282.63 | \$1,326.86 |

| Age       | Monthly Rate per 1,000 | \$310,000  | \$320,000  | \$330,000  | \$340,000  | \$350,000  | \$360,000  | \$370,000  | \$380,000  | \$390,000  | \$400,000  |
|-----------|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$17.72    | \$18.29    | \$18.86    | \$19.43    | \$20.00    | \$20.58    | \$21.15    | \$21.72    | \$22.29    | \$22.86    |
| 20-24     | \$0.100                | \$17.72    | \$18.29    | \$18.86    | \$19.43    | \$20.00    | \$20.58    | \$21.15    | \$21.72    | \$22.29    | \$22.86    |
| 25-29     | \$0.100                | \$17.72    | \$18.29    | \$18.86    | \$19.43    | \$20.00    | \$20.58    | \$21.15    | \$21.72    | \$22.29    | \$22.86    |
| 30-34     | \$0.100                | \$17.72    | \$18.29    | \$18.86    | \$19.43    | \$20.00    | \$20.58    | \$21.15    | \$21.72    | \$22.29    | \$22.86    |
| 35-39     | \$0.120                | \$21.26    | \$21.95    | \$22.63    | \$23.32    | \$24.00    | \$24.69    | \$25.38    | \$26.06    | \$26.75    | \$27.43    |
| 40-44     | \$0.170                | \$30.12    | \$31.09    | \$32.06    | \$33.03    | \$34.00    | \$34.98    | \$35.95    | \$36.92    | \$37.89    | \$38.86    |
| 45-49     | \$0.250                | \$44.29    | \$45.72    | \$47.15    | \$48.58    | \$50.00    | \$51.43    | \$52.86    | \$54.29    | \$55.72    | \$57.15    |
| 50-54     | \$0.400                | \$70.86    | \$73.15    | \$75.43    | \$77.72    | \$80.00    | \$82.29    | \$84.58    | \$86.86    | \$89.15    | \$91.43    |
| 55-59     | \$0.660                | \$116.92   | \$120.69   | \$124.46   | \$128.23   | \$132.00   | \$135.78   | \$139.55   | \$143.32   | \$147.09   | \$150.86   |
| 60-64     | \$0.940                | \$166.52   | \$171.89   | \$177.26   | \$182.63   | \$188.00   | \$193.38   | \$198.75   | \$204.12   | \$209.49   | \$214.86   |
| 65-69     | \$1.520                | \$269.26   | \$277.95   | \$286.63   | \$295.32   | \$304.00   | \$312.69   | \$321.38   | \$330.06   | \$338.75   | \$347.43   |
| 70-74     | \$2.750                | \$487.15   | \$502.86   | \$518.58   | \$534.29   | \$550.00   | \$565.72   | \$581.43   | \$597.15   | \$612.86   | \$628.58   |
| 75-79     | \$4.720                | \$836.12   | \$863.09   | \$890.06   | \$917.03   | \$944.00   | \$970.98   | \$997.95   | \$1,024.92 | \$1,051.89 | \$1,078.86 |
| 80 & Over | \$7.740                | \$1,371.09 | \$1,415.32 | \$1,459.55 | \$1,503.78 | \$1,548.00 | \$1,592.23 | \$1,636.46 | \$1,680.69 | \$1,724.92 | \$1,769.15 |

## Dependent Child(ren) Coverage - Life Only - \$0.55 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

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\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-21EVTL11/18





# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 21 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$410,000  | \$420,000  | \$430,000  | \$440,000  | \$450,000  | \$460,000  | \$470,000  | \$480,000  | \$490,000  | \$500,000  |
|-----------|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$23.43    | \$24.00    | \$24.58    | \$25.15    | \$25.72    | \$26.29    | \$26.86    | \$27.43    | \$28.00    | \$28.58    |
| 20-24     | \$0.100                | \$23.43    | \$24.00    | \$24.58    | \$25.15    | \$25.72    | \$26.29    | \$26.86    | \$27.43    | \$28.00    | \$28.58    |
| 25-29     | \$0.100                | \$23.43    | \$24.00    | \$24.58    | \$25.15    | \$25.72    | \$26.29    | \$26.86    | \$27.43    | \$28.00    | \$28.58    |
| 30-34     | \$0.100                | \$23.43    | \$24.00    | \$24.58    | \$25.15    | \$25.72    | \$26.29    | \$26.86    | \$27.43    | \$28.00    | \$28.58    |
| 35-39     | \$0.120                | \$28.12    | \$28.80    | \$29.49    | \$30.18    | \$30.86    | \$31.55    | \$32.23    | \$32.92    | \$33.60    | \$34.29    |
| 40-44     | \$0.170                | \$39.83    | \$40.80    | \$41.78    | \$42.75    | \$43.72    | \$44.69    | \$45.66    | \$46.63    | \$47.60    | \$48.58    |
| 45-49     | \$0.250                | \$58.58    | \$60.00    | \$61.43    | \$62.86    | \$64.29    | \$65.72    | \$67.15    | \$68.58    | \$70.00    | \$71.43    |
| 50-54     | \$0.400                | \$93.72    | \$96.00    | \$98.29    | \$100.58   | \$102.86   | \$105.15   | \$107.43   | \$109.72   | \$112.00   | \$114.29   |
| 55-59     | \$0.660                | \$154.63   | \$158.40   | \$162.18   | \$165.95   | \$169.72   | \$173.49   | \$177.26   | \$181.03   | \$184.80   | \$188.58   |
| 60-64     | \$0.940                | \$220.23   | \$225.60   | \$230.98   | \$236.35   | \$241.72   | \$247.09   | \$252.46   | \$257.83   | \$263.20   | \$268.58   |
| 65-69     | \$1.520                | \$356.12   | \$364.80   | \$373.49   | \$382.18   | \$390.86   | \$399.55   | \$408.23   | \$416.92   | \$425.60   | \$434.29   |
| 70-74     | \$2.750                | \$644.29   | \$660.00   | \$675.72   | \$691.43   | \$707.15   | \$722.86   | \$738.58   | \$754.29   | \$770.00   | \$785.72   |
| 75-79     | \$4.720                | \$1,105.83 | \$1,132.80 | \$1,159.78 | \$1,186.75 | \$1,213.72 | \$1,240.69 | \$1,267.66 | \$1,294.63 | \$1,321.60 | \$1,348.58 |
| 80 & Over | \$7.740                | \$1,813.38 | \$1,857.60 | \$1,901.83 | \$1,946.06 | \$1,990.29 | \$2,034.52 | \$2,078.75 | \$2,122.98 | \$2,167.20 | \$2,211.43 |

Dependent Child(ren) Coverage - Life Only - \$0.55 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-21EVTL11/18



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 26 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 |
|-----------|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Under 20  | \$0.100                | \$0.47   | \$0.93   | \$1.39   | \$1.85   | \$2.31   | \$2.77   | \$3.24   | \$3.70   | \$4.16   | \$4.62    |
| 20-24     | \$0.100                | \$0.47   | \$0.93   | \$1.39   | \$1.85   | \$2.31   | \$2.77   | \$3.24   | \$3.70   | \$4.16   | \$4.62    |
| 25-29     | \$0.100                | \$0.47   | \$0.93   | \$1.39   | \$1.85   | \$2.31   | \$2.77   | \$3.24   | \$3.70   | \$4.16   | \$4.62    |
| 30-34     | \$0.100                | \$0.47   | \$0.93   | \$1.39   | \$1.85   | \$2.31   | \$2.77   | \$3.24   | \$3.70   | \$4.16   | \$4.62    |
| 35-39     | \$0.120                | \$0.56   | \$1.11   | \$1.67   | \$2.22   | \$2.77   | \$3.33   | \$3.88   | \$4.44   | \$4.99   | \$5.54    |
| 40-44     | \$0.170                | \$0.79   | \$1.57   | \$2.36   | \$3.14   | \$3.93   | \$4.71   | \$5.50   | \$6.28   | \$7.07   | \$7.85    |
| 45-49     | \$0.250                | \$1.16   | \$2.31   | \$3.47   | \$4.62   | \$5.77   | \$6.93   | \$8.08   | \$9.24   | \$10.39  | \$11.54   |
| 50-54     | \$0.400                | \$1.85   | \$3.70   | \$5.54   | \$7.39   | \$9.24   | \$11.08  | \$12.93  | \$14.77  | \$16.62  | \$18.47   |
| 55-59     | \$0.660                | \$3.05   | \$6.10   | \$9.14   | \$12.19  | \$15.24  | \$18.28  | \$21.33  | \$24.37  | \$27.42  | \$30.47   |
| 60-64     | \$0.940                | \$4.34   | \$8.68   | \$13.02  | \$17.36  | \$21.70  | \$26.04  | \$30.37  | \$34.71  | \$39.05  | \$43.39   |
| 65-69     | \$1.520                | \$7.02   | \$14.04  | \$21.05  | \$28.07  | \$35.08  | \$42.10  | \$49.11  | \$56.13  | \$63.14  | \$70.16   |
| 70-74     | \$2.750                | \$12.70  | \$25.39  | \$38.08  | \$50.77  | \$63.47  | \$76.16  | \$88.85  | \$101.54 | \$114.24 | \$126.93  |
| 75-79     | \$4.720                | \$21.79  | \$43.57  | \$65.36  | \$87.14  | \$108.93 | \$130.71 | \$152.50 | \$174.28 | \$196.07 | \$217.85  |
| 80 & Over | \$7.740                | \$35.73  | \$71.45  | \$107.17 | \$142.90 | \$178.62 | \$214.34 | \$250.07 | \$285.79 | \$321.51 | \$357.24  |

| Age       | Monthly Rate per 1,000 | \$110,000 | \$120,000 | \$130,000 | \$140,000 | \$150,000 | \$160,000 | \$170,000 | \$180,000 | \$190,000 | \$200,000 |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Under 20  | \$0.100                | \$5.08    | \$5.54    | \$6.00    | \$6.47    | \$6.93    | \$7.39    | \$7.85    | \$8.31    | \$8.77    | \$9.24    |
| 20-24     | \$0.100                | \$5.08    | \$5.54    | \$6.00    | \$6.47    | \$6.93    | \$7.39    | \$7.85    | \$8.31    | \$8.77    | \$9.24    |
| 25-29     | \$0.100                | \$5.08    | \$5.54    | \$6.00    | \$6.47    | \$6.93    | \$7.39    | \$7.85    | \$8.31    | \$8.77    | \$9.24    |
| 30-34     | \$0.100                | \$5.08    | \$5.54    | \$6.00    | \$6.47    | \$6.93    | \$7.39    | \$7.85    | \$8.31    | \$8.77    | \$9.24    |
| 35-39     | \$0.120                | \$6.10    | \$6.65    | \$7.20    | \$7.76    | \$8.31    | \$8.87    | \$9.42    | \$9.97    | \$10.53   | \$11.08   |
| 40-44     | \$0.170                | \$8.64    | \$9.42    | \$10.20   | \$10.99   | \$11.77   | \$12.56   | \$13.34   | \$14.13   | \$14.91   | \$15.70   |
| 45-49     | \$0.250                | \$12.70   | \$13.85   | \$15.00   | \$16.16   | \$17.31   | \$18.47   | \$19.62   | \$20.77   | \$21.93   | \$23.08   |
| 50-54     | \$0.400                | \$20.31   | \$22.16   | \$24.00   | \$25.85   | \$27.70   | \$29.54   | \$31.39   | \$33.24   | \$35.08   | \$36.93   |
| 55-59     | \$0.660                | \$33.51   | \$36.56   | \$39.60   | \$42.65   | \$45.70   | \$48.74   | \$51.79   | \$54.84   | \$57.88   | \$60.93   |
| 60-64     | \$0.940                | \$47.73   | \$52.07   | \$56.40   | \$60.74   | \$65.08   | \$69.42   | \$73.76   | \$78.10   | \$82.44   | \$86.77   |
| 65-69     | \$1.520                | \$77.17   | \$84.19   | \$91.20   | \$98.22   | \$105.24  | \$112.25  | \$119.27  | \$126.28  | \$133.30  | \$140.31  |
| 70-74     | \$2.750                | \$139.62  | \$152.31  | \$165.00  | \$177.70  | \$190.39  | \$203.08  | \$215.77  | \$228.47  | \$241.16  | \$253.85  |
| 75-79     | \$4.720                | \$239.64  | \$261.42  | \$283.20  | \$304.99  | \$326.77  | \$348.56  | \$370.34  | \$392.13  | \$413.91  | \$435.70  |
| 80 & Over | \$7.740                | \$392.96  | \$428.68  | \$464.40  | \$500.13  | \$535.85  | \$571.57  | \$607.30  | \$643.02  | \$678.74  | \$714.47  |

Dependent Child(ren) Coverage - Life Only - \$0.44 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

Rates are effective as of the date shown above. Group life policies are underwritten by Boston Mutual Life Insurance Company under Policy form BML GRTP 4/99, subject to state availability. Product offerings may vary depending on state laws and regulations. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your certificate or contact your benefits administrator.

\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-26EVTL11/18



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 26 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$210,000 | \$220,000 | \$230,000 | \$240,000 | \$250,000 | \$260,000 | \$270,000 | \$280,000  | \$290,000  | \$300,000  |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| Under 20  | \$0.100                | \$9.70    | \$10.16   | \$10.62   | \$11.08   | \$11.54   | \$12.00   | \$12.47   | \$12.93    | \$13.39    | \$13.85    |
| 20-24     | \$0.100                | \$9.70    | \$10.16   | \$10.62   | \$11.08   | \$11.54   | \$12.00   | \$12.47   | \$12.93    | \$13.39    | \$13.85    |
| 25-29     | \$0.100                | \$9.70    | \$10.16   | \$10.62   | \$11.08   | \$11.54   | \$12.00   | \$12.47   | \$12.93    | \$13.39    | \$13.85    |
| 30-34     | \$0.100                | \$9.70    | \$10.16   | \$10.62   | \$11.08   | \$11.54   | \$12.00   | \$12.47   | \$12.93    | \$13.39    | \$13.85    |
| 35-39     | \$0.120                | \$11.64   | \$12.19   | \$12.74   | \$13.30   | \$13.85   | \$14.40   | \$14.96   | \$15.51    | \$16.07    | \$16.62    |
| 40-44     | \$0.170                | \$16.48   | \$17.27   | \$18.05   | \$18.84   | \$19.62   | \$20.40   | \$21.19   | \$21.97    | \$22.76    | \$23.54    |
| 45-49     | \$0.250                | \$24.24   | \$25.39   | \$26.54   | \$27.70   | \$28.85   | \$30.00   | \$31.16   | \$32.31    | \$33.47    | \$34.62    |
| 50-54     | \$0.400                | \$38.77   | \$40.62   | \$42.47   | \$44.31   | \$46.16   | \$48.00   | \$49.85   | \$51.70    | \$53.54    | \$55.39    |
| 55-59     | \$0.660                | \$63.97   | \$67.02   | \$70.07   | \$73.11   | \$76.16   | \$79.20   | \$82.25   | \$85.30    | \$88.34    | \$91.39    |
| 60-64     | \$0.940                | \$91.11   | \$95.45   | \$99.79   | \$104.13  | \$108.47  | \$112.80  | \$117.14  | \$121.48   | \$125.82   | \$130.16   |
| 65-69     | \$1.520                | \$147.33  | \$154.34  | \$161.36  | \$168.37  | \$175.39  | \$182.40  | \$189.42  | \$196.44   | \$203.45   | \$210.47   |
| 70-74     | \$2.750                | \$266.54  | \$279.24  | \$291.93  | \$304.62  | \$317.31  | \$330.00  | \$342.70  | \$355.39   | \$368.08   | \$380.77   |
| 75-79     | \$4.720                | \$457.48  | \$479.27  | \$501.05  | \$522.84  | \$544.62  | \$566.40  | \$588.19  | \$609.97   | \$631.76   | \$653.54   |
| 80 & Over | \$7.740                | \$750.19  | \$785.91  | \$821.64  | \$857.36  | \$893.08  | \$928.80  | \$964.53  | \$1,000.25 | \$1,035.97 | \$1,071.70 |

| Age       | Monthly Rate per 1,000 | \$310,000  | \$320,000  | \$330,000  | \$340,000  | \$350,000  | \$360,000  | \$370,000  | \$380,000  | \$390,000  | \$400,000  |
|-----------|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$14.31    | \$14.77    | \$15.24    | \$15.70    | \$16.16    | \$16.62    | \$17.08    | \$17.54    | \$18.00    | \$18.47    |
| 20-24     | \$0.100                | \$14.31    | \$14.77    | \$15.24    | \$15.70    | \$16.16    | \$16.62    | \$17.08    | \$17.54    | \$18.00    | \$18.47    |
| 25-29     | \$0.100                | \$14.31    | \$14.77    | \$15.24    | \$15.70    | \$16.16    | \$16.62    | \$17.08    | \$17.54    | \$18.00    | \$18.47    |
| 30-34     | \$0.100                | \$14.31    | \$14.77    | \$15.24    | \$15.70    | \$16.16    | \$16.62    | \$17.08    | \$17.54    | \$18.00    | \$18.47    |
| 35-39     | \$0.120                | \$17.17    | \$17.73    | \$18.28    | \$18.84    | \$19.39    | \$19.94    | \$20.50    | \$21.05    | \$21.60    | \$22.16    |
| 40-44     | \$0.170                | \$24.33    | \$25.11    | \$25.90    | \$26.68    | \$27.47    | \$28.25    | \$29.04    | \$29.82    | \$30.60    | \$31.39    |
| 45-49     | \$0.250                | \$35.77    | \$36.93    | \$38.08    | \$39.24    | \$40.39    | \$41.54    | \$42.70    | \$43.85    | \$45.00    | \$46.16    |
| 50-54     | \$0.400                | \$57.24    | \$59.08    | \$60.93    | \$62.77    | \$64.62    | \$66.47    | \$68.31    | \$70.16    | \$72.00    | \$73.85    |
| 55-59     | \$0.660                | \$94.44    | \$97.48    | \$100.53   | \$103.57   | \$106.62   | \$109.67   | \$112.71   | \$115.76   | \$118.80   | \$121.85   |
| 60-64     | \$0.940                | \$134.50   | \$138.84   | \$143.17   | \$147.51   | \$151.85   | \$156.19   | \$160.53   | \$164.87   | \$169.20   | \$173.54   |
| 65-69     | \$1.520                | \$217.48   | \$224.50   | \$231.51   | \$238.53   | \$245.54   | \$252.56   | \$259.57   | \$266.59   | \$273.60   | \$280.62   |
| 70-74     | \$2.750                | \$393.47   | \$406.16   | \$418.85   | \$431.54   | \$444.24   | \$456.93   | \$469.62   | \$482.31   | \$495.00   | \$507.70   |
| 75-79     | \$4.720                | \$675.33   | \$697.11   | \$718.90   | \$740.68   | \$762.47   | \$784.25   | \$806.04   | \$827.82   | \$849.60   | \$871.39   |
| 80 & Over | \$7.740                | \$1,107.42 | \$1,143.14 | \$1,178.87 | \$1,214.59 | \$1,250.31 | \$1,286.04 | \$1,321.76 | \$1,357.48 | \$1,393.20 | \$1,428.93 |

Dependent Child(ren) Coverage - Life Only - \$0.44 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

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\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-26EVTL11/18





# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 26 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$410,000  | \$420,000  | \$430,000  | \$440,000  | \$450,000  | \$460,000  | \$470,000  | \$480,000  | \$490,000  | \$500,000  |
|-----------|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$18.93    | \$19.39    | \$19.85    | \$20.31    | \$20.77    | \$21.24    | \$21.70    | \$22.16    | \$22.62    | \$23.08    |
| 20-24     | \$0.100                | \$18.93    | \$19.39    | \$19.85    | \$20.31    | \$20.77    | \$21.24    | \$21.70    | \$22.16    | \$22.62    | \$23.08    |
| 25-29     | \$0.100                | \$18.93    | \$19.39    | \$19.85    | \$20.31    | \$20.77    | \$21.24    | \$21.70    | \$22.16    | \$22.62    | \$23.08    |
| 30-34     | \$0.100                | \$18.93    | \$19.39    | \$19.85    | \$20.31    | \$20.77    | \$21.24    | \$21.70    | \$22.16    | \$22.62    | \$23.08    |
| 35-39     | \$0.120                | \$22.71    | \$23.27    | \$23.82    | \$24.37    | \$24.93    | \$25.48    | \$26.04    | \$26.59    | \$27.14    | \$27.70    |
| 40-44     | \$0.170                | \$32.17    | \$32.96    | \$33.74    | \$34.53    | \$35.31    | \$36.10    | \$36.88    | \$37.67    | \$38.45    | \$39.24    |
| 45-49     | \$0.250                | \$47.31    | \$48.47    | \$49.62    | \$50.77    | \$51.93    | \$53.08    | \$54.24    | \$55.39    | \$56.54    | \$57.70    |
| 50-54     | \$0.400                | \$75.70    | \$77.54    | \$79.39    | \$81.24    | \$83.08    | \$84.93    | \$86.77    | \$88.62    | \$90.47    | \$92.31    |
| 55-59     | \$0.660                | \$124.90   | \$127.94   | \$130.99   | \$134.04   | \$137.08   | \$140.13   | \$143.17   | \$146.22   | \$149.27   | \$152.31   |
| 60-64     | \$0.940                | \$177.88   | \$182.22   | \$186.56   | \$190.90   | \$195.24   | \$199.57   | \$203.91   | \$208.25   | \$212.59   | \$216.93   |
| 65-69     | \$1.520                | \$287.64   | \$294.65   | \$301.67   | \$308.68   | \$315.70   | \$322.71   | \$329.73   | \$336.74   | \$343.76   | \$350.77   |
| 70-74     | \$2.750                | \$520.39   | \$533.08   | \$545.77   | \$558.47   | \$571.16   | \$583.85   | \$596.54   | \$609.24   | \$621.93   | \$634.62   |
| 75-79     | \$4.720                | \$893.17   | \$914.96   | \$936.74   | \$958.53   | \$980.31   | \$1,002.10 | \$1,023.88 | \$1,045.67 | \$1,067.45 | \$1,089.24 |
| 80 & Over | \$7.740                | \$1,464.65 | \$1,500.37 | \$1,536.10 | \$1,571.82 | \$1,607.54 | \$1,643.27 | \$1,678.99 | \$1,714.71 | \$1,750.44 | \$1,786.16 |

Dependent Child(ren) Coverage - Life Only - \$0.44 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-26EVTL11/18



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 42 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 |
|-----------|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Under 20  | \$0.100                | \$0.29   | \$0.58   | \$0.86   | \$1.15   | \$1.43   | \$1.72   | \$2.00   | \$2.29   | \$2.58   | \$2.86    |
| 20-24     | \$0.100                | \$0.29   | \$0.58   | \$0.86   | \$1.15   | \$1.43   | \$1.72   | \$2.00   | \$2.29   | \$2.58   | \$2.86    |
| 25-29     | \$0.100                | \$0.29   | \$0.58   | \$0.86   | \$1.15   | \$1.43   | \$1.72   | \$2.00   | \$2.29   | \$2.58   | \$2.86    |
| 30-34     | \$0.100                | \$0.29   | \$0.58   | \$0.86   | \$1.15   | \$1.43   | \$1.72   | \$2.00   | \$2.29   | \$2.58   | \$2.86    |
| 35-39     | \$0.120                | \$0.35   | \$0.69   | \$1.03   | \$1.38   | \$1.72   | \$2.06   | \$2.40   | \$2.75   | \$3.09   | \$3.43    |
| 40-44     | \$0.170                | \$0.49   | \$0.98   | \$1.46   | \$1.95   | \$2.43   | \$2.92   | \$3.40   | \$3.89   | \$4.38   | \$4.86    |
| 45-49     | \$0.250                | \$0.72   | \$1.43   | \$2.15   | \$2.86   | \$3.58   | \$4.29   | \$5.00   | \$5.72   | \$6.43   | \$7.15    |
| 50-54     | \$0.400                | \$1.15   | \$2.29   | \$3.43   | \$4.58   | \$5.72   | \$6.86   | \$8.00   | \$9.15   | \$10.29  | \$11.43   |
| 55-59     | \$0.660                | \$1.89   | \$3.78   | \$5.66   | \$7.55   | \$9.43   | \$11.32  | \$13.20  | \$15.09  | \$16.98  | \$18.86   |
| 60-64     | \$0.940                | \$2.69   | \$5.38   | \$8.06   | \$10.75  | \$13.43  | \$16.12  | \$18.80  | \$21.49  | \$24.18  | \$26.86   |
| 65-69     | \$1.520                | \$4.35   | \$8.69   | \$13.03  | \$17.38  | \$21.72  | \$26.06  | \$30.40  | \$34.75  | \$39.09  | \$43.43   |
| 70-74     | \$2.750                | \$7.86   | \$15.72  | \$23.58  | \$31.43  | \$39.29  | \$47.15  | \$55.00  | \$62.86  | \$70.72  | \$78.58   |
| 75-79     | \$4.720                | \$13.49  | \$26.98  | \$40.46  | \$53.95  | \$67.43  | \$80.92  | \$94.40  | \$107.89 | \$121.38 | \$134.86  |
| 80 & Over | \$7.740                | \$22.12  | \$44.23  | \$66.35  | \$88.46  | \$110.58 | \$132.69 | \$154.80 | \$176.92 | \$199.03 | \$221.15  |

| Age       | Monthly Rate per 1,000 | \$110,000 | \$120,000 | \$130,000 | \$140,000 | \$150,000 | \$160,000 | \$170,000 | \$180,000 | \$190,000 | \$200,000 |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Under 20  | \$0.100                | \$3.15    | \$3.43    | \$3.72    | \$4.00    | \$4.29    | \$4.58    | \$4.86    | \$5.15    | \$5.43    | \$5.72    |
| 20-24     | \$0.100                | \$3.15    | \$3.43    | \$3.72    | \$4.00    | \$4.29    | \$4.58    | \$4.86    | \$5.15    | \$5.43    | \$5.72    |
| 25-29     | \$0.100                | \$3.15    | \$3.43    | \$3.72    | \$4.00    | \$4.29    | \$4.58    | \$4.86    | \$5.15    | \$5.43    | \$5.72    |
| 30-34     | \$0.100                | \$3.15    | \$3.43    | \$3.72    | \$4.00    | \$4.29    | \$4.58    | \$4.86    | \$5.15    | \$5.43    | \$5.72    |
| 35-39     | \$0.120                | \$3.78    | \$4.12    | \$4.46    | \$4.80    | \$5.15    | \$5.49    | \$5.83    | \$6.18    | \$6.52    | \$6.86    |
| 40-44     | \$0.170                | \$5.35    | \$5.83    | \$6.32    | \$6.80    | \$7.29    | \$7.78    | \$8.26    | \$8.75    | \$9.23    | \$9.72    |
| 45-49     | \$0.250                | \$7.86    | \$8.58    | \$9.29    | \$10.00   | \$10.72   | \$11.43   | \$12.15   | \$12.86   | \$13.58   | \$14.29   |
| 50-54     | \$0.400                | \$12.58   | \$13.72   | \$14.86   | \$16.00   | \$17.15   | \$18.29   | \$19.43   | \$20.58   | \$21.72   | \$22.86   |
| 55-59     | \$0.660                | \$20.75   | \$22.63   | \$24.52   | \$26.40   | \$28.29   | \$30.18   | \$32.06   | \$33.95   | \$35.83   | \$37.72   |
| 60-64     | \$0.940                | \$29.55   | \$32.23   | \$34.92   | \$37.60   | \$40.29   | \$42.98   | \$45.66   | \$48.35   | \$51.03   | \$53.72   |
| 65-69     | \$1.520                | \$47.78   | \$52.12   | \$56.46   | \$60.80   | \$65.15   | \$69.49   | \$73.83   | \$78.18   | \$82.52   | \$86.86   |
| 70-74     | \$2.750                | \$86.43   | \$94.29   | \$102.15  | \$110.00  | \$117.86  | \$125.72  | \$133.58  | \$141.43  | \$149.29  | \$157.15  |
| 75-79     | \$4.720                | \$148.35  | \$161.83  | \$175.32  | \$188.80  | \$202.29  | \$215.78  | \$229.26  | \$242.75  | \$256.23  | \$269.72  |
| 80 & Over | \$7.740                | \$243.26  | \$265.38  | \$287.49  | \$309.60  | \$331.72  | \$353.83  | \$375.95  | \$398.06  | \$420.18  | \$442.29  |

Dependent Child(ren) Coverage - Life Only - \$0.28 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-42EVTL11/18



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 42 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$210,000 | \$220,000 | \$230,000 | \$240,000 | \$250,000 | \$260,000 | \$270,000 | \$280,000 | \$290,000 | \$300,000 |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Under 20  | \$0.100                | \$6.00    | \$6.29    | \$6.58    | \$6.86    | \$7.15    | \$7.43    | \$7.72    | \$8.00    | \$8.29    | \$8.58    |
| 20-24     | \$0.100                | \$6.00    | \$6.29    | \$6.58    | \$6.86    | \$7.15    | \$7.43    | \$7.72    | \$8.00    | \$8.29    | \$8.58    |
| 25-29     | \$0.100                | \$6.00    | \$6.29    | \$6.58    | \$6.86    | \$7.15    | \$7.43    | \$7.72    | \$8.00    | \$8.29    | \$8.58    |
| 30-34     | \$0.100                | \$6.00    | \$6.29    | \$6.58    | \$6.86    | \$7.15    | \$7.43    | \$7.72    | \$8.00    | \$8.29    | \$8.58    |
| 35-39     | \$0.120                | \$7.20    | \$7.55    | \$7.89    | \$8.23    | \$8.58    | \$8.92    | \$9.26    | \$9.60    | \$9.95    | \$10.29   |
| 40-44     | \$0.170                | \$10.20   | \$10.69   | \$11.18   | \$11.66   | \$12.15   | \$12.63   | \$13.12   | \$13.60   | \$14.09   | \$14.58   |
| 45-49     | \$0.250                | \$15.00   | \$15.72   | \$16.43   | \$17.15   | \$17.86   | \$18.58   | \$19.29   | \$20.00   | \$20.72   | \$21.43   |
| 50-54     | \$0.400                | \$24.00   | \$25.15   | \$26.29   | \$27.43   | \$28.58   | \$29.72   | \$30.86   | \$32.00   | \$33.15   | \$34.29   |
| 55-59     | \$0.660                | \$39.60   | \$41.49   | \$43.38   | \$45.26   | \$47.15   | \$49.03   | \$50.92   | \$52.80   | \$54.69   | \$56.58   |
| 60-64     | \$0.940                | \$56.40   | \$59.09   | \$61.78   | \$64.46   | \$67.15   | \$69.83   | \$72.52   | \$75.20   | \$77.89   | \$80.58   |
| 65-69     | \$1.520                | \$91.20   | \$95.55   | \$99.89   | \$104.23  | \$108.58  | \$112.92  | \$117.26  | \$121.60  | \$125.95  | \$130.29  |
| 70-74     | \$2.750                | \$165.00  | \$172.86  | \$180.72  | \$188.58  | \$196.43  | \$204.29  | \$212.15  | \$220.00  | \$227.86  | \$235.72  |
| 75-79     | \$4.720                | \$283.20  | \$296.69  | \$310.18  | \$323.66  | \$337.15  | \$350.63  | \$364.12  | \$377.60  | \$391.09  | \$404.58  |
| 80 & Over | \$7.740                | \$464.40  | \$486.52  | \$508.63  | \$530.75  | \$552.86  | \$574.98  | \$597.09  | \$619.20  | \$641.32  | \$663.43  |

| Age       | Monthly Rate per 1,000 | \$310,000 | \$320,000 | \$330,000 | \$340,000 | \$350,000 | \$360,000 | \$370,000 | \$380,000 | \$390,000 | \$400,000 |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Under 20  | \$0.100                | \$8.86    | \$9.15    | \$9.43    | \$9.72    | \$10.00   | \$10.29   | \$10.58   | \$10.86   | \$11.15   | \$11.43   |
| 20-24     | \$0.100                | \$8.86    | \$9.15    | \$9.43    | \$9.72    | \$10.00   | \$10.29   | \$10.58   | \$10.86   | \$11.15   | \$11.43   |
| 25-29     | \$0.100                | \$8.86    | \$9.15    | \$9.43    | \$9.72    | \$10.00   | \$10.29   | \$10.58   | \$10.86   | \$11.15   | \$11.43   |
| 30-34     | \$0.100                | \$8.86    | \$9.15    | \$9.43    | \$9.72    | \$10.00   | \$10.29   | \$10.58   | \$10.86   | \$11.15   | \$11.43   |
| 35-39     | \$0.120                | \$10.63   | \$10.98   | \$11.32   | \$11.66   | \$12.00   | \$12.35   | \$12.69   | \$13.03   | \$13.38   | \$13.72   |
| 40-44     | \$0.170                | \$15.06   | \$15.55   | \$16.03   | \$16.52   | \$17.00   | \$17.49   | \$17.98   | \$18.46   | \$18.95   | \$19.43   |
| 45-49     | \$0.250                | \$22.15   | \$22.86   | \$23.58   | \$24.29   | \$25.00   | \$25.72   | \$26.43   | \$27.15   | \$27.86   | \$28.58   |
| 50-54     | \$0.400                | \$35.43   | \$36.58   | \$37.72   | \$38.86   | \$40.00   | \$41.15   | \$42.29   | \$43.43   | \$44.58   | \$45.72   |
| 55-59     | \$0.660                | \$58.46   | \$60.35   | \$62.23   | \$64.12   | \$66.00   | \$67.89   | \$69.78   | \$71.66   | \$73.55   | \$75.43   |
| 60-64     | \$0.940                | \$83.26   | \$85.95   | \$88.63   | \$91.32   | \$94.00   | \$96.69   | \$99.38   | \$102.06  | \$104.75  | \$107.43  |
| 65-69     | \$1.520                | \$134.63  | \$138.98  | \$143.32  | \$147.66  | \$152.00  | \$156.35  | \$160.69  | \$165.03  | \$169.38  | \$173.72  |
| 70-74     | \$2.750                | \$243.58  | \$251.43  | \$259.29  | \$267.15  | \$275.00  | \$282.86  | \$290.72  | \$298.58  | \$306.43  | \$314.29  |
| 75-79     | \$4.720                | \$418.06  | \$431.55  | \$445.03  | \$458.52  | \$472.00  | \$485.49  | \$498.98  | \$512.46  | \$525.95  | \$539.43  |
| 80 & Over | \$7.740                | \$685.55  | \$707.66  | \$729.78  | \$751.89  | \$774.00  | \$796.12  | \$818.23  | \$840.35  | \$862.46  | \$884.58  |

Dependent Child(ren) Coverage - Life Only - \$0.28 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

Rates are effective as of the date shown above. Group life policies are underwritten by Boston Mutual Life Insurance Company under Policy form BML GRTP 4/99, subject to state availability. Product offerings may vary depending on state laws and regulations. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your certificate or contact your benefits administrator.

\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-42EVTL11/18



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 42 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$410,000 | \$420,000 | \$430,000 | \$440,000 | \$450,000 | \$460,000  | \$470,000  | \$480,000  | \$490,000  | \$500,000  |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|
| Under 20  | \$0.100                | \$11.72   | \$12.00   | \$12.29   | \$12.58   | \$12.86   | \$13.15    | \$13.43    | \$13.72    | \$14.00    | \$14.29    |
| 20-24     | \$0.100                | \$11.72   | \$12.00   | \$12.29   | \$12.58   | \$12.86   | \$13.15    | \$13.43    | \$13.72    | \$14.00    | \$14.29    |
| 25-29     | \$0.100                | \$11.72   | \$12.00   | \$12.29   | \$12.58   | \$12.86   | \$13.15    | \$13.43    | \$13.72    | \$14.00    | \$14.29    |
| 30-34     | \$0.100                | \$11.72   | \$12.00   | \$12.29   | \$12.58   | \$12.86   | \$13.15    | \$13.43    | \$13.72    | \$14.00    | \$14.29    |
| 35-39     | \$0.120                | \$14.06   | \$14.40   | \$14.75   | \$15.09   | \$15.43   | \$15.78    | \$16.12    | \$16.46    | \$16.80    | \$17.15    |
| 40-44     | \$0.170                | \$19.92   | \$20.40   | \$20.89   | \$21.38   | \$21.86   | \$22.35    | \$22.83    | \$23.32    | \$23.80    | \$24.29    |
| 45-49     | \$0.250                | \$29.29   | \$30.00   | \$30.72   | \$31.43   | \$32.15   | \$32.86    | \$33.58    | \$34.29    | \$35.00    | \$35.72    |
| 50-54     | \$0.400                | \$46.86   | \$48.00   | \$49.15   | \$50.29   | \$51.43   | \$52.58    | \$53.72    | \$54.86    | \$56.00    | \$57.15    |
| 55-59     | \$0.660                | \$77.32   | \$79.20   | \$81.09   | \$82.98   | \$84.86   | \$86.75    | \$88.63    | \$90.52    | \$92.40    | \$94.29    |
| 60-64     | \$0.940                | \$110.12  | \$112.80  | \$115.49  | \$118.18  | \$120.86  | \$123.55   | \$126.23   | \$128.92   | \$131.60   | \$134.29   |
| 65-69     | \$1.520                | \$178.06  | \$182.40  | \$186.75  | \$191.09  | \$195.43  | \$199.78   | \$204.12   | \$208.46   | \$212.80   | \$217.15   |
| 70-74     | \$2.750                | \$322.15  | \$330.00  | \$337.86  | \$345.72  | \$353.58  | \$361.43   | \$369.29   | \$377.15   | \$385.00   | \$392.86   |
| 75-79     | \$4.720                | \$552.92  | \$566.40  | \$579.89  | \$593.38  | \$606.86  | \$620.35   | \$633.83   | \$647.32   | \$660.80   | \$674.29   |
| 80 & Over | \$7.740                | \$906.69  | \$928.80  | \$950.92  | \$973.03  | \$995.15  | \$1,017.26 | \$1,039.38 | \$1,061.49 | \$1,083.60 | \$1,105.72 |

Dependent Child(ren) Coverage - Life Only - \$0.28 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

Rates are effective as of the date shown above. Group life policies are underwritten by Boston Mutual Life Insurance Company under Policy form BML GRTP 4/99, subject to state availability. Product offerings may vary depending on state laws and regulations. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your certificate or contact your benefits administrator.

\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-42EVT11/18



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 52 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 |
|-----------|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Under 20  | \$0.100                | \$0.24   | \$0.47   | \$0.70   | \$0.93   | \$1.16   | \$1.39   | \$1.62   | \$1.85   | \$2.08   | \$2.31    |
| 20-24     | \$0.100                | \$0.24   | \$0.47   | \$0.70   | \$0.93   | \$1.16   | \$1.39   | \$1.62   | \$1.85   | \$2.08   | \$2.31    |
| 25-29     | \$0.100                | \$0.24   | \$0.47   | \$0.70   | \$0.93   | \$1.16   | \$1.39   | \$1.62   | \$1.85   | \$2.08   | \$2.31    |
| 30-34     | \$0.100                | \$0.24   | \$0.47   | \$0.70   | \$0.93   | \$1.16   | \$1.39   | \$1.62   | \$1.85   | \$2.08   | \$2.31    |
| 35-39     | \$0.120                | \$0.28   | \$0.56   | \$0.84   | \$1.11   | \$1.39   | \$1.67   | \$1.94   | \$2.22   | \$2.50   | \$2.77    |
| 40-44     | \$0.170                | \$0.40   | \$0.79   | \$1.18   | \$1.57   | \$1.97   | \$2.36   | \$2.75   | \$3.14   | \$3.54   | \$3.93    |
| 45-49     | \$0.250                | \$0.58   | \$1.16   | \$1.74   | \$2.31   | \$2.89   | \$3.47   | \$4.04   | \$4.62   | \$5.20   | \$5.77    |
| 50-54     | \$0.400                | \$0.93   | \$1.85   | \$2.77   | \$3.70   | \$4.62   | \$5.54   | \$6.47   | \$7.39   | \$8.31   | \$9.24    |
| 55-59     | \$0.660                | \$1.53   | \$3.05   | \$4.57   | \$6.10   | \$7.62   | \$9.14   | \$10.67  | \$12.19  | \$13.71  | \$15.24   |
| 60-64     | \$0.940                | \$2.17   | \$4.34   | \$6.51   | \$8.68   | \$10.85  | \$13.02  | \$15.19  | \$17.36  | \$19.53  | \$21.70   |
| 65-69     | \$1.520                | \$3.51   | \$7.02   | \$10.53  | \$14.04  | \$17.54  | \$21.05  | \$24.56  | \$28.07  | \$31.57  | \$35.08   |
| 70-74     | \$2.750                | \$6.35   | \$12.70  | \$19.04  | \$25.39  | \$31.74  | \$38.08  | \$44.43  | \$50.77  | \$57.12  | \$63.47   |
| 75-79     | \$4.720                | \$10.90  | \$21.79  | \$32.68  | \$43.57  | \$54.47  | \$65.36  | \$76.25  | \$87.14  | \$98.04  | \$108.93  |
| 80 & Over | \$7.740                | \$17.87  | \$35.73  | \$53.59  | \$71.45  | \$89.31  | \$107.17 | \$125.04 | \$142.90 | \$160.76 | \$178.62  |

| Age       | Monthly Rate per 1,000 | \$110,000 | \$120,000 | \$130,000 | \$140,000 | \$150,000 | \$160,000 | \$170,000 | \$180,000 | \$190,000 | \$200,000 |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Under 20  | \$0.100                | \$2.54    | \$2.77    | \$3.00    | \$3.24    | \$3.47    | \$3.70    | \$3.93    | \$4.16    | \$4.39    | \$4.62    |
| 20-24     | \$0.100                | \$2.54    | \$2.77    | \$3.00    | \$3.24    | \$3.47    | \$3.70    | \$3.93    | \$4.16    | \$4.39    | \$4.62    |
| 25-29     | \$0.100                | \$2.54    | \$2.77    | \$3.00    | \$3.24    | \$3.47    | \$3.70    | \$3.93    | \$4.16    | \$4.39    | \$4.62    |
| 30-34     | \$0.100                | \$2.54    | \$2.77    | \$3.00    | \$3.24    | \$3.47    | \$3.70    | \$3.93    | \$4.16    | \$4.39    | \$4.62    |
| 35-39     | \$0.120                | \$3.05    | \$3.33    | \$3.60    | \$3.88    | \$4.16    | \$4.44    | \$4.71    | \$4.99    | \$5.27    | \$5.54    |
| 40-44     | \$0.170                | \$4.32    | \$4.71    | \$5.10    | \$5.50    | \$5.89    | \$6.28    | \$6.67    | \$7.07    | \$7.46    | \$7.85    |
| 45-49     | \$0.250                | \$6.35    | \$6.93    | \$7.50    | \$8.08    | \$8.66    | \$9.24    | \$9.81    | \$10.39   | \$10.97   | \$11.54   |
| 50-54     | \$0.400                | \$10.16   | \$11.08   | \$12.00   | \$12.93   | \$13.85   | \$14.77   | \$15.70   | \$16.62   | \$17.54   | \$18.47   |
| 55-59     | \$0.660                | \$16.76   | \$18.28   | \$19.80   | \$21.33   | \$22.85   | \$24.37   | \$25.90   | \$27.42   | \$28.94   | \$30.47   |
| 60-64     | \$0.940                | \$23.87   | \$26.04   | \$28.20   | \$30.37   | \$32.54   | \$34.71   | \$36.88   | \$39.05   | \$41.22   | \$43.39   |
| 65-69     | \$1.520                | \$38.59   | \$42.10   | \$45.60   | \$49.11   | \$52.62   | \$56.13   | \$59.64   | \$63.14   | \$66.65   | \$70.16   |
| 70-74     | \$2.750                | \$69.81   | \$76.16   | \$82.50   | \$88.85   | \$95.20   | \$101.54  | \$107.89  | \$114.24  | \$120.58  | \$126.93  |
| 75-79     | \$4.720                | \$119.82  | \$130.71  | \$141.60  | \$152.50  | \$163.39  | \$174.28  | \$185.17  | \$196.07  | \$206.96  | \$217.85  |
| 80 & Over | \$7.740                | \$196.48  | \$214.34  | \$232.20  | \$250.07  | \$267.93  | \$285.79  | \$303.65  | \$321.51  | \$339.37  | \$357.24  |

Dependent Child(ren) Coverage - Life Only - \$0.22 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-52EVTLL11/18





# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 52 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$210,000 | \$220,000 | \$230,000 | \$240,000 | \$250,000 | \$260,000 | \$270,000 | \$280,000 | \$290,000 | \$300,000 |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Under 20  | \$0.100                | \$4.85    | \$5.08    | \$5.31    | \$5.54    | \$5.77    | \$6.00    | \$6.24    | \$6.47    | \$6.70    | \$6.93    |
| 20-24     | \$0.100                | \$4.85    | \$5.08    | \$5.31    | \$5.54    | \$5.77    | \$6.00    | \$6.24    | \$6.47    | \$6.70    | \$6.93    |
| 25-29     | \$0.100                | \$4.85    | \$5.08    | \$5.31    | \$5.54    | \$5.77    | \$6.00    | \$6.24    | \$6.47    | \$6.70    | \$6.93    |
| 30-34     | \$0.100                | \$4.85    | \$5.08    | \$5.31    | \$5.54    | \$5.77    | \$6.00    | \$6.24    | \$6.47    | \$6.70    | \$6.93    |
| 35-39     | \$0.120                | \$5.82    | \$6.10    | \$6.37    | \$6.65    | \$6.93    | \$7.20    | \$7.48    | \$7.76    | \$8.04    | \$8.31    |
| 40-44     | \$0.170                | \$8.24    | \$8.64    | \$9.03    | \$9.42    | \$9.81    | \$10.20   | \$10.60   | \$10.99   | \$11.38   | \$11.77   |
| 45-49     | \$0.250                | \$12.12   | \$12.70   | \$13.27   | \$13.85   | \$14.43   | \$15.00   | \$15.58   | \$16.16   | \$16.74   | \$17.31   |
| 50-54     | \$0.400                | \$19.39   | \$20.31   | \$21.24   | \$22.16   | \$23.08   | \$24.00   | \$24.93   | \$25.85   | \$26.77   | \$27.70   |
| 55-59     | \$0.660                | \$31.99   | \$33.51   | \$35.04   | \$36.56   | \$38.08   | \$39.60   | \$41.13   | \$42.65   | \$44.17   | \$45.70   |
| 60-64     | \$0.940                | \$45.56   | \$47.73   | \$49.90   | \$52.07   | \$54.24   | \$56.40   | \$58.57   | \$60.74   | \$62.91   | \$65.08   |
| 65-69     | \$1.520                | \$73.67   | \$77.17   | \$80.68   | \$84.19   | \$87.70   | \$91.20   | \$94.71   | \$98.22   | \$101.73  | \$105.24  |
| 70-74     | \$2.750                | \$133.27  | \$139.62  | \$145.97  | \$152.31  | \$158.66  | \$165.00  | \$171.35  | \$177.70  | \$184.04  | \$190.39  |
| 75-79     | \$4.720                | \$228.74  | \$239.64  | \$250.53  | \$261.42  | \$272.31  | \$283.20  | \$294.10  | \$304.99  | \$315.88  | \$326.77  |
| 80 & Over | \$7.740                | \$375.10  | \$392.96  | \$410.82  | \$428.68  | \$446.54  | \$464.40  | \$482.27  | \$500.13  | \$517.99  | \$535.85  |

| Age       | Monthly Rate per 1,000 | \$310,000 | \$320,000 | \$330,000 | \$340,000 | \$350,000 | \$360,000 | \$370,000 | \$380,000 | \$390,000 | \$400,000 |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Under 20  | \$0.100                | \$7.16    | \$7.39    | \$7.62    | \$7.85    | \$8.08    | \$8.31    | \$8.54    | \$8.77    | \$9.00    | \$9.24    |
| 20-24     | \$0.100                | \$7.16    | \$7.39    | \$7.62    | \$7.85    | \$8.08    | \$8.31    | \$8.54    | \$8.77    | \$9.00    | \$9.24    |
| 25-29     | \$0.100                | \$7.16    | \$7.39    | \$7.62    | \$7.85    | \$8.08    | \$8.31    | \$8.54    | \$8.77    | \$9.00    | \$9.24    |
| 30-34     | \$0.100                | \$7.16    | \$7.39    | \$7.62    | \$7.85    | \$8.08    | \$8.31    | \$8.54    | \$8.77    | \$9.00    | \$9.24    |
| 35-39     | \$0.120                | \$8.59    | \$8.87    | \$9.14    | \$9.42    | \$9.70    | \$9.97    | \$10.25   | \$10.53   | \$10.80   | \$11.08   |
| 40-44     | \$0.170                | \$12.17   | \$12.56   | \$12.95   | \$13.34   | \$13.74   | \$14.13   | \$14.52   | \$14.91   | \$15.30   | \$15.70   |
| 45-49     | \$0.250                | \$17.89   | \$18.47   | \$19.04   | \$19.62   | \$20.20   | \$20.77   | \$21.35   | \$21.93   | \$22.50   | \$23.08   |
| 50-54     | \$0.400                | \$28.62   | \$29.54   | \$30.47   | \$31.39   | \$32.31   | \$33.24   | \$34.16   | \$35.08   | \$36.00   | \$36.93   |
| 55-59     | \$0.660                | \$47.22   | \$48.74   | \$50.27   | \$51.79   | \$53.31   | \$54.84   | \$56.36   | \$57.88   | \$59.40   | \$60.93   |
| 60-64     | \$0.940                | \$67.25   | \$69.42   | \$71.59   | \$73.76   | \$75.93   | \$78.10   | \$80.27   | \$82.44   | \$84.60   | \$86.77   |
| 65-69     | \$1.520                | \$108.74  | \$112.25  | \$115.76  | \$119.27  | \$122.77  | \$126.28  | \$129.79  | \$133.30  | \$136.80  | \$140.31  |
| 70-74     | \$2.750                | \$196.74  | \$203.08  | \$209.43  | \$215.77  | \$222.12  | \$228.47  | \$234.81  | \$241.16  | \$247.50  | \$253.85  |
| 75-79     | \$4.720                | \$337.67  | \$348.56  | \$359.45  | \$370.34  | \$381.24  | \$392.13  | \$403.02  | \$413.91  | \$424.80  | \$435.70  |
| 80 & Over | \$7.740                | \$553.71  | \$571.57  | \$589.44  | \$607.30  | \$625.16  | \$643.02  | \$660.88  | \$678.74  | \$696.60  | \$714.47  |

Dependent Child(ren) Coverage - Life Only - \$0.22 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

Rates are effective as of the date shown above. Group life policies are underwritten by Boston Mutual Life Insurance Company under Policy form BML GRTP 4/99, subject to state availability. Product offerings may vary depending on state laws and regulations. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your certificate or contact your benefits administrator.

\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-24444-1118-52EVTL11/18



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of City of Somerville

Effective Date: 01/01/2019

FAMILY MATTERS.  
NO MATTER WHAT.®

| Guaranteed Issue Amounts |           |          |          |
|--------------------------|-----------|----------|----------|
| Age                      | 18-59     | 60-69    | 70+      |
| Employee                 | \$150,000 | \$80,000 | \$10,000 |
| Spouse                   | \$30,000  | \$20,000 | N/A      |

Employees may elect in increments of \$10,000 to a maximum of the lesser of 7 times salary or \$500,000.

Employee Premium\*\* - 52 Deductions (Amounts may vary slightly from actual deductions due to rounding)

| Age       | Monthly Rate per 1,000 | \$410,000 | \$420,000 | \$430,000 | \$440,000 | \$450,000 | \$460,000 | \$470,000 | \$480,000 | \$490,000 | \$500,000 |
|-----------|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Under 20  | \$0.100                | \$9.47    | \$9.70    | \$9.93    | \$10.16   | \$10.39   | \$10.62   | \$10.85   | \$11.08   | \$11.31   | \$11.54   |
| 20-24     | \$0.100                | \$9.47    | \$9.70    | \$9.93    | \$10.16   | \$10.39   | \$10.62   | \$10.85   | \$11.08   | \$11.31   | \$11.54   |
| 25-29     | \$0.100                | \$9.47    | \$9.70    | \$9.93    | \$10.16   | \$10.39   | \$10.62   | \$10.85   | \$11.08   | \$11.31   | \$11.54   |
| 30-34     | \$0.100                | \$9.47    | \$9.70    | \$9.93    | \$10.16   | \$10.39   | \$10.62   | \$10.85   | \$11.08   | \$11.31   | \$11.54   |
| 35-39     | \$0.120                | \$11.36   | \$11.64   | \$11.91   | \$12.19   | \$12.47   | \$12.74   | \$13.02   | \$13.30   | \$13.57   | \$13.85   |
| 40-44     | \$0.170                | \$16.09   | \$16.48   | \$16.87   | \$17.27   | \$17.66   | \$18.05   | \$18.44   | \$18.84   | \$19.23   | \$19.62   |
| 45-49     | \$0.250                | \$23.66   | \$24.24   | \$24.81   | \$25.39   | \$25.97   | \$26.54   | \$27.12   | \$27.70   | \$28.27   | \$28.85   |
| 50-54     | \$0.400                | \$37.85   | \$38.77   | \$39.70   | \$40.62   | \$41.54   | \$42.47   | \$43.39   | \$44.31   | \$45.24   | \$46.16   |
| 55-59     | \$0.660                | \$62.45   | \$63.97   | \$65.50   | \$67.02   | \$68.54   | \$70.07   | \$71.59   | \$73.11   | \$74.64   | \$76.16   |
| 60-64     | \$0.940                | \$88.94   | \$91.11   | \$93.28   | \$95.45   | \$97.62   | \$99.79   | \$101.96  | \$104.13  | \$106.30  | \$108.47  |
| 65-69     | \$1.520                | \$143.82  | \$147.33  | \$150.84  | \$154.34  | \$157.85  | \$161.36  | \$164.87  | \$168.37  | \$171.88  | \$175.39  |
| 70-74     | \$2.750                | \$260.20  | \$266.54  | \$272.89  | \$279.24  | \$285.58  | \$291.93  | \$298.27  | \$304.62  | \$310.97  | \$317.31  |
| 75-79     | \$4.720                | \$446.59  | \$457.48  | \$468.37  | \$479.27  | \$490.16  | \$501.05  | \$511.94  | \$522.84  | \$533.73  | \$544.62  |
| 80 & Over | \$7.740                | \$732.33  | \$750.19  | \$768.05  | \$785.91  | \$803.77  | \$821.64  | \$839.50  | \$857.36  | \$875.22  | \$893.08  |

Dependent Child(ren) Coverage - Life Only - \$0.22 per Family Unit per deduction. All Guaranteed Issue.

\$500 - 14 days to 1 year

\$5,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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