

# Reliance Standard

## Supplemental and Dependent Life Insurance

### Per Paycheck Premium Table

#### Plan Holder: Town of Cary

**Scheduled Benefit:** Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the Table below. **For employees age 70 and older:** Benefit amounts are reduced according to the age-based reduction chart shown in the Supplemental Life brochure.

**Employee and Spouse Per Paycheck Premiums:**

**To find your and/or your spouse's per paycheck premium -**

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 70 and older: see above comment).
- Spouse premium: Repeat the steps above for your spouse at your age at your last birthday.
- Employee and spouse rates change as insured moves from one age bracket to the next.

Guarantee Issue amounts are enclosed in the bold box below for employees electing coverage when first eligible (no medical info required). Employee guarantees issue amount is limited to \$200,000. Spouse guaranteed issue amount is limited to \$50,000. Please note, spouse life amount may not exceed 100% of employee's total group coverage amount.

*\*Evidence of Insurability is required if enrolling more than 31 days after eligibility and for all amounts above the Guaranteed Issue amount.*

	<b>Benefit Amount</b>	<b>Age 18-34</b>	<b>Age 35-39</b>	<b>Age 40-44</b>	<b>Age 45-49</b>	<b>Age 50-54</b>	<b>Age 55-59</b>	<b>Age 60-64</b>	<b>Age 65-69</b>	<b>Age 70+</b>
<b>Guaranteed Issue</b>	<b>\$10,000</b>	\$0.38	\$0.53	\$0.86	\$1.40	\$2.24	\$3.80	\$4.28	\$6.65	\$10.22
	<b>\$20,000</b>	\$0.76	\$1.05	\$1.71	\$2.80	\$4.47	\$7.60	\$8.55	\$13.30	\$20.43
	<b>\$30,000</b>	\$1.14	\$1.58	\$2.57	\$4.20	\$6.71	\$11.40	\$12.83	\$19.95	\$30.65
	<b>\$40,000</b>	\$1.52	\$2.10	\$3.42	\$5.60	\$8.94	\$15.20	\$17.10	\$26.60	\$40.86
	<b>\$50,000</b>	\$1.90	\$2.63	\$4.28	\$7.00	\$11.18	\$19.00	\$21.38	\$33.25	\$51.08
	<b>\$60,000</b>	\$2.28	\$3.15	\$5.13	\$8.40	\$13.41	\$22.80	\$25.65	\$39.90	\$61.29
	<b>\$70,000</b>	\$2.66	\$3.68	\$5.99	\$9.80	\$15.65	\$26.60	\$29.93	\$46.55	\$71.51
	<b>\$80,000</b>	\$3.04	\$4.20	\$6.84	\$11.20	\$17.88	\$30.40	\$34.20	\$53.20	\$81.72
	<b>\$90,000</b>	\$3.42	\$4.73	\$7.70	\$12.60	\$20.12	\$34.20	\$38.48	\$59.85	\$91.94
	<b>\$100,000</b>	\$3.80	\$5.25	\$8.55	\$14.00	\$22.35	\$38.00	\$42.75	\$66.50	\$102.15
	<b>\$110,000</b>	\$4.18	\$5.78	\$9.41	\$15.40	\$24.59	\$41.80	\$47.03	\$73.15	\$112.37
	<b>\$120,000</b>	\$4.56	\$6.30	\$10.26	\$16.80	\$26.82	\$45.60	\$51.30	\$79.80	\$122.58
	<b>\$130,000</b>	\$4.94	\$6.83	\$11.12	\$18.20	\$29.06	\$49.40	\$55.58	\$86.45	\$132.80
	<b>\$140,000</b>	\$5.32	\$7.35	\$11.97	\$19.60	\$31.29	\$53.20	\$59.85	\$93.10	\$143.01
	<b>\$150,000</b>	\$5.70	\$7.88	\$12.83	\$21.00	\$33.53	\$57.00	\$64.13	\$99.75	\$153.23
	<b>\$160,000</b>	\$6.08	\$8.40	\$13.68	\$22.40	\$35.76	\$60.80	\$68.40	\$106.40	\$163.44
	<b>\$170,000</b>	\$6.46	\$8.93	\$14.54	\$23.80	\$38.00	\$64.60	\$72.68	\$113.05	\$173.66
	<b>\$180,000</b>	\$6.84	\$9.45	\$15.39	\$25.20	\$40.23	\$68.40	\$76.95	\$119.70	\$183.87
	<b>\$190,000</b>	\$7.22	\$9.98	\$16.25	\$26.60	\$42.47	\$72.20	\$81.23	\$126.35	\$194.09
	<b>\$200,000</b>	\$7.60	\$10.50	\$17.10	\$28.00	\$44.70	\$76.00	\$85.50	\$133.00	\$204.30
	<b>\$210,000</b>	\$7.98	\$11.03	\$17.96	\$29.40	\$46.94	\$79.80	\$89.78	\$139.65	\$214.52
	<b>\$220,000</b>	\$8.36	\$11.55	\$18.81	\$30.80	\$49.17	\$83.60	\$94.05	\$146.30	\$224.73
	<b>\$230,000</b>	\$8.74	\$12.08	\$19.67	\$32.20	\$51.41	\$87.40	\$98.33	\$152.95	\$234.95
	<b>\$240,000</b>	\$9.12	\$12.60	\$20.52	\$33.60	\$53.64	\$91.20	\$102.60	\$159.60	\$245.16

(Table continued on next page)

Benefit Amount	Age 18-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$250,000	\$9.50	\$13.13	\$21.38	\$35.00	\$55.88	\$95.00	\$106.88	\$166.25	\$255.38
\$260,000	\$9.88	\$13.65	\$22.23	\$36.40	\$58.11	\$98.80	\$111.15	\$172.90	\$265.59
\$270,000	\$10.26	\$14.18	\$23.09	\$37.80	\$60.35	\$102.60	\$115.43	\$179.55	\$275.81
\$280,000	\$10.64	\$14.70	\$23.94	\$39.20	\$62.58	\$106.40	\$119.70	\$186.20	\$286.02
\$290,000	\$11.02	\$15.23	\$24.80	\$40.60	\$64.82	\$110.20	\$123.98	\$192.85	\$296.24
\$300,000	\$11.40	\$15.75	\$25.65	\$42.00	\$67.05	\$114.00	\$128.25	\$199.50	\$306.45
\$310,000	\$11.78	\$16.28	\$26.51	\$43.40	\$69.29	\$117.80	\$132.53	\$206.15	\$316.67
\$320,000	\$12.16	\$16.80	\$27.36	\$44.80	\$71.52	\$121.60	\$136.80	\$212.80	\$326.88
\$330,000	\$12.54	\$17.33	\$28.22	\$46.20	\$73.76	\$125.40	\$141.08	\$219.45	\$337.10
\$340,000	\$12.92	\$17.85	\$29.07	\$47.60	\$75.99	\$129.20	\$145.35	\$226.10	\$347.31
\$350,000	\$13.30	\$18.38	\$29.93	\$49.00	\$78.23	\$133.00	\$149.63	\$232.75	\$357.53
\$360,000	\$13.68	\$18.90	\$30.78	\$50.40	\$80.46	\$136.80	\$153.90	\$239.40	\$367.74
\$370,000	\$14.06	\$19.43	\$31.64	\$51.80	\$82.70	\$140.60	\$158.18	\$246.05	\$377.96
\$380,000	\$14.44	\$19.95	\$32.49	\$53.20	\$84.93	\$144.40	\$162.45	\$252.70	\$388.17
\$390,000	\$14.82	\$20.48	\$33.35	\$54.60	\$87.17	\$148.20	\$166.73	\$259.35	\$398.39
\$400,000	\$15.20	\$21.00	\$34.20	\$56.00	\$89.40	\$152.00	\$171.00	\$266.00	\$408.60
\$410,000	\$15.58	\$21.53	\$35.06	\$57.40	\$91.64	\$155.80	\$175.28	\$272.65	\$418.82
\$420,000	\$15.96	\$22.05	\$35.91	\$58.80	\$93.87	\$159.60	\$179.55	\$279.30	\$429.03
\$430,000	\$16.34	\$22.58	\$36.77	\$60.20	\$96.11	\$163.40	\$183.83	\$285.95	\$439.25
\$440,000	\$16.72	\$23.10	\$37.62	\$61.60	\$98.34	\$167.20	\$188.10	\$292.60	\$449.46
\$450,000	\$17.10	\$23.63	\$38.48	\$63.00	\$100.58	\$171.00	\$192.38	\$299.25	\$459.68
\$460,000	\$17.48	\$24.15	\$39.33	\$64.40	\$102.81	\$174.80	\$196.65	\$305.90	\$469.89
\$470,000	\$17.86	\$24.68	\$40.19	\$65.80	\$105.05	\$178.60	\$200.93	\$312.55	\$480.11
\$480,000	\$18.24	\$25.20	\$41.04	\$67.20	\$107.28	\$182.40	\$205.20	\$319.20	\$490.32
\$490,000	\$18.62	\$25.73	\$41.90	\$68.60	\$109.52	\$186.20	\$209.48	\$325.85	\$500.54
\$500,000	\$19.00	\$26.25	\$42.75	\$70.00	\$111.75	\$190.00	\$213.75	\$332.50	\$510.75

**Dependent Children Premiums:**

Benefit Amount	Premium
\$2,500	\$0.35
\$5,000	\$0.70
\$7,500	\$1.05
\$10,000	\$1.40

*(One rate and benefit amount for all eligible children in family, regardless of number)*

**PREMIUM CALCULATION (Add your elections here):**

Employee Premium	
Spouse Premium	
Dependent Children Premium	
<b>Total Premium Per Paycheck</b>	

*(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).*

**Please read this important information:**

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.
- Rates are subject to change.