

USW Local 13

GROUP TERM LIFE QUOTE

Effective Date: 5/1/2018

SIC Code: 4922

Gas Production & Distribution

Basic Rate \$0.201 per \$1,000

Basic w PW \$0.222 per \$1,000



Supplemental Rates *without* Premium Waiver

Coverage Amount and Monthly Premium

Age	Rate per \$1,000	Employee							Spouse	
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$10,000	\$20,000
<25	\$0.076	\$0.76	\$1.90	\$3.80	\$5.70	\$7.60	\$9.50	\$11.40	\$0.95	\$1.90
25-29	\$0.068	\$0.68	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50	\$10.20	\$0.85	\$1.70
30-34	\$0.072	\$0.72	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00	\$10.80	\$0.90	\$1.80
35-39	\$0.089	\$0.89	\$2.23	\$4.45	\$6.68	\$8.90	\$11.13	\$13.35	\$1.11	\$2.23
40-44	\$0.135	\$1.35	\$3.38	\$6.75	\$10.13	\$13.50	\$16.88	\$20.25	\$1.69	\$3.38
45-49	\$0.203	\$2.03	\$5.08	\$10.15	\$15.23	\$20.30	\$25.38	\$30.45	\$2.54	\$5.08
50-54	\$0.321	\$3.21	\$8.03	\$16.05	\$24.08	\$32.10	\$40.13	\$48.15	\$4.01	\$8.03
55-59	\$0.520	\$5.20	\$13.00	\$26.00	\$39.00	\$52.00	\$65.00	\$78.00	\$6.50	\$13.00
60-64	\$0.783	\$7.83	\$19.58	\$39.15	\$58.73	\$78.30	\$97.88	\$117.45	\$9.79	\$19.58
65-69	\$1.320	\$13.20	\$33.00	\$66.00	\$99.00	\$132.00	\$165.00	\$198.00	\$16.50	\$33.00
70-74	\$2.548	\$25.48	\$63.70	\$127.40	\$191.10	\$254.80	\$318.50	\$382.20	\$31.85	\$63.70
75-79	\$4.738	\$47.38	\$118.45	\$236.90	\$355.35	\$473.80	\$592.25	\$710.70	\$59.23	\$118.45
80-84	\$8.957	\$89.57	\$223.93	\$447.85	\$671.78	\$895.70	\$1,119.63	\$1,343.55	\$111.96	\$223.93

Per Child \$0.087

Supplemental Rates *With* Premium Waiver

Coverage Amount and Monthly Premium

Age	Rate per \$1,000	Employee							Spouse	
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$10,000	\$20,000
<25	\$0.079	\$0.79	\$1.98	\$3.95	\$5.93	\$7.90	\$9.88	\$11.85	\$0.99	\$1.98
25-29	\$0.071	\$0.71	\$1.78	\$3.55	\$5.33	\$7.10	\$8.88	\$10.65	\$0.89	\$1.78
30-34	\$0.077	\$0.77	\$1.93	\$3.85	\$5.78	\$7.70	\$9.63	\$11.55	\$0.96	\$1.93
35-39	\$0.099	\$0.99	\$2.48	\$4.95	\$7.43	\$9.90	\$12.38	\$14.85	\$1.24	\$2.48
40-44	\$0.152	\$1.52	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00	\$22.80	\$1.90	\$3.80
45-49	\$0.234	\$2.34	\$5.85	\$11.70	\$17.55	\$23.40	\$29.25	\$35.10	\$2.93	\$5.85
50-54	\$0.369	\$3.69	\$9.23	\$18.45	\$27.68	\$36.90	\$46.13	\$55.35	\$4.61	\$9.23
55-59	\$0.594	\$5.94	\$14.85	\$29.70	\$44.55	\$59.40	\$74.25	\$89.10	\$7.43	\$14.85
60-64	\$0.783	\$7.83	\$19.58	\$39.15	\$58.73	\$78.30	\$97.88	\$117.45	\$9.79	\$19.58
65-69	\$1.320	\$13.20	\$33.00	\$66.00	\$99.00	\$132.00	\$165.00	\$198.00	\$16.50	\$33.00
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80-84	\$8.957	\$89.57	\$223.93	\$447.85	\$671.78	\$895.70	\$1,119.63	\$1,343.55	\$111.96	\$223.93

Per Child \$0.087

ADDP Rider - (Accidental Death, Dismemberment and Paralysis)

Rate per \$1,000	
Employee	Spouse
\$0.033	\$0.026

ISSUE AGES - (GI - Guarantee Issue) (SI - Simplified Issue)

Employee- GI:18-69; SI:18-84
Spouse- 18-64.5
Children- 0-25

FACE AMOUNTS (FA) AVAILABLE

Employee- Max Basic 2X Salary up to \$100,000
Max GI 3X Salary up to \$150,000
Max GI + SI 5X Salary up to \$250,000

Spouse- Max GI lesser of 50% total E'ee GI FA or \$20,000
Max GI + SI lesser of 50% total E'ee FA or \$75,000

Children- Max GI Lesser of 50% total E'ee GI FA or \$10,000
Max GI + SI Lesser of 50% total E'ee FA or \$10,000

MISCELLANEOUS

Minimum 10 enrolled lives and 25% participation for Supplemental
Minimum 20 hours/week

Maximum available initial Face Amount (Basic & Supplemental) and Face Amount reduction for employees aged 65+:
(spouse's Face Amount reduces proportionally to any employee Face Amount reductions)

Issue Age or Attained Age	as a % of FA as a % of age 64
65	65%
70	50%
75	25%

This coverage includes a portability option to continue coverage if you leave employment.
An application would be required.