



## Optional Life Benefits for You, Your Spouse & Your Dependent Children

### Benefits

- **For you:**
  - Amounts of \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$250,000, \$300,000, \$400,000, or \$500,000.
  - Guarantee Issue Amount is 3 x's Basic Annual Earnings up to \$250,000 if under age 60, \$40,000 if age 60-69, \$20,000 if age 70-79 and \$1,000 if age 80 or over.
  - Benefits cease at termination or retirement.
  - If denied for the Guaranteed Issue amount then the benefit amount will be the closest amount to 3 x's basic annual earnings without going over.
- **Age Reductions:** Benefits reduce to 67% at age 70 and 50% at age 75.
- **For your spouse:**

Amounts of \$12,500, \$25,000, \$37,500, \$50,000, \$75,000, \$100,000, \$125,000, or \$150,000.  
Guarantee Issue Amount is \$25,000 if under age 60 and \$10,000 for age 60-69.  
Spouse Optional Life coverage may not exceed 50% of the employee's coverage. When your spouse attains age 70, the coverage will terminate.
- **For your dependent child(ren):**

You can purchase in increments of \$2,500 for child(ren) ages 6 months or older to 19 years old (or 25 years if a full-time student) and \$500 for Child(ren) age 14 days but under 6 months to a maximum benefit of \$10,000.

***You must elect Optional Life coverage for yourself in order to cover your spouse and/or children.***

### About Evidence of Insurability (EOI)

- Evidence of Insurability is required if you apply for Optional Life in excess of the Guaranteed Issue Amount.
- ***If you do not enroll during this year's Annual Enrollment Period, any future increases will require Evidence of Insurability*** (unless you experience a qualifying Family Status Change).
- Your employer will advise you if you need to provide Evidence of Insurability. If so, you will need to complete a questionnaire. If EOI is needed, the coverage above the Guaranteed Issue Amount will not go into effect until it is approved by Liberty Mutual.

### Optional Life Rates

- Use the rate chart on the back of this form to calculate how much your coverage will cost.

### Enrolling in Optional Life is Easy

- Once you have selected the amount of coverage that's right for you, your spouse and your children, simply fill out the Optional Life enrollment form. Please submit the form to your employer, along with any Evidence of Insurability forms that may be required.

#### Calculating Your Cost (Find your monthly cost by adding all of the coverages you have selected)

- Employee and spouse coverage:**
- Find your/your spouse's age in the chart below and the corresponding cost.
  - Multiply the cost per \$1,000 by your/your spouse's amount of coverage (divided by 1,000). Your cost will increase when you or your spouse moves into a new age band.
- Child(ren) coverage:**
- Find the cost per \$1,000 for child(ren) coverage in the chart below.
  - Multiply the cost per \$1,000 by your child(ren)'s amount of coverage (divided by 1,000).

EMPLOYEE		SPOUSE		CHILD(REN)	
Age	Monthly cost per \$1,000 of coverage	Age	Monthly cost per \$1,000 of coverage	Monthly cost per \$1,000 of coverage	
Under 25	\$ 0.035	Under 25	\$ 0.035	All eligible children (regardless of the number of children)	\$ 0.123
25 – 29	\$ 0.043	25 – 29	\$ 0.043		
30 – 34	\$ 0.057	30 – 34	\$ 0.057		
35 – 39	\$ 0.064	35 – 39	\$ 0.064		
40 – 44	\$ 0.071	40 – 44	\$ 0.071		
45 – 49	\$ 0.106	45 – 49	\$ 0.106		
50 – 54	\$ 0.163	50 – 54	\$ 0.163		
55 – 59	\$ 0.305	55 – 59	\$ 0.305		
60 – 64	\$ 0.468	60 – 64	\$ 0.468		
65 – 69	\$ 0.900	65 – 69	\$ 0.900		
70 +	\$ 1.459				

*The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.*