



Additional Life and Accidental Death and Dismemberment (AD&D) Insurance

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children’s education, and more in the event of your passing. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through the Medford School District.

Eligibility Requirements

- Policy**
 - A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective
- Employee**
 - You must be insured for Basic Life through The Standard
 - You are a member if you are an active Employee or Temporary Teacher of the Medford School District hired for 45 or more consecutive days and regularly working at least 20 hours each week. You are not a member if you are a substitute, temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor
 - Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
- Dependent**
 - You must elect Additional Life with AD&D insurance for yourself in order to elect Dependents Life with AD&D insurance for your spouse and eligible child(ren)
 - Spouse means a person to whom you are legally married or your domestic partner as recognized by law
 - Child means your child from live birth through age 25
 - Your spouse or children must not be full-time member(s) of the armed forces
- Premium**
 - You pay 100 percent of the premium for this coverage through easy payroll deduction

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Additional Life with AD&D and Dependents Life with AD&D insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Employee	\$10,000	\$10,000	\$250,000	\$500,000
Spouse	\$5,000	\$5,000	\$50,000	\$300,000
Child	\$2,000	\$1,000	\$10,000	\$10,000

Note:

- Amounts of coverage elected above the Guarantee Issue amount are subject to medical underwriting approval. To submit a medical history statement online, visit: www.standard.com/mhs
- Late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval.
- The coverage amount for your spouse cannot exceed 100 percent of your Additional Life coverage.
- The coverage amount for your child(ren) cannot exceed 100 percent of your Additional Life coverage.

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Additional Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: <http://www.standard.com/lifeneeds>.

Annual Open EnrollmentEmployee

During Medford School District's annual open enrollment period, if you are currently enrolled in Additional Life for an amount less than \$250,000, you may elect to increase your coverage amount each year by \$30,000, not to exceed a maximum of \$250,000, without having to submit evidence of insurability.

Spouse

During Medford School District's annual open enrollment period, if your spouse is currently enrolled in Dependents Life for an amount less than \$50,000, you may elect to increase his/her coverage amount each year by \$10,000, not to exceed a maximum of \$50,000, without having to submit evidence of insurability.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of insurance, including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your human resources representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 70, by 55 percent at age 75, by 70 percent at age 80, by 80 percent at age 85, by 85 percent at age 90, and by 90 percent at age 95.

Your spouse's coverage amount reduces by your age as follows: by 35 percent at age 70, by 55 percent at age 75, by 70 percent at age 80, by 80 percent at age 85, by 85 percent at age 90, and by 90 percent at age 95.

If you, or your spouse, are age 70 or over, ask your human resources representative for the amount of coverage available.

Life Insurance Exclusions

This plan contains an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

Life Insurance Features and Benefits

Please see your human resources representative for additional information about the features and benefits below.

Waiver of Premium	If you become totally disabled while insured under this plan and under age 60, and complete a waiting period of 180 days, your Basic and Additional Life insurance may continue without premium payment until age 65 provided you give us satisfactory proof that you remain totally disabled. Waiver of Premium does not apply to AD&D insurance.
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.
Portability	If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage.
Conversion	If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.

Additional AD&D Insurance Benefit Schedule

The amount of the Additional AD&D benefit for loss of your or your dependents, life is equal to the amount payable for your Additional Life or your Dependents Life benefit on the date of the accident. The amount of the Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Additional AD&D benefit on the date of the accident as shown below.

Loss:	Percentage Payable:
Loss of Life ¹	100%
One hand or one foot ²	50%
Sight in one eye, speech, or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

¹ Including loss of life by accidental exposure to adverse weather conditions or disappearance if the disappearance is caused by an accident that could have reasonably resulted in your death.

² Even if the severed part is surgically re-attached. This benefit is not payable if an Additional AD&D benefit is payable for Quadriplegia, Hemiplegia, or Paraplegia involving the same hand or foot.

³ This benefit is not payable if an Additional AD&D benefit is payable for the loss of the entire hand.

The loss must be caused solely and directly by an accident and occurs independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Additional AD&D Insurance Exclusions

Subject to state variations, AD&D benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- For Additional AD&D insurance for you, the date your Additional life insurance ends

In addition to the above requirements, your Dependents Life with AD&D coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when insurance ends, contact your human resources representative.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Employee Life with AD&D Monthly Premiums

Coverage Amount	Employee's Age as of last January 1								
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$10,000	0.80	1.00	1.10	1.40	2.40	3.80	5.80	6.80	13.00
\$20,000	1.60	2.00	2.20	2.80	4.80	7.60	11.60	13.60	26.00
\$30,000	2.40	3.00	3.30	4.20	7.20	11.40	17.40	20.40	39.00
\$40,000	3.20	4.00	4.40	5.60	9.60	15.20	23.20	27.20	52.00
\$50,000	4.00	5.00	5.50	7.00	12.00	19.00	29.00	34.00	65.00
\$60,000	4.80	6.00	6.60	8.40	14.40	22.80	34.80	40.80	78.00
\$70,000	5.60	7.00	7.70	9.80	16.80	26.60	40.60	47.60	91.00
\$80,000	6.40	8.00	8.80	11.20	19.20	30.40	46.40	54.40	104.00
\$90,000	7.20	9.00	9.90	12.60	21.60	34.20	52.20	61.20	117.00
\$100,000	8.00	10.00	11.00	14.00	24.00	38.00	58.00	68.00	130.00
\$110,000	8.80	11.00	12.10	15.40	26.40	41.80	63.80	74.80	143.00
\$120,000	9.60	12.00	13.20	16.80	28.80	45.60	69.60	81.60	156.00
\$130,000	10.40	13.00	14.30	18.20	31.20	49.40	75.40	88.40	169.00
\$140,000	11.20	14.00	15.40	19.60	33.60	53.20	81.20	95.20	182.00
\$150,000	12.00	15.00	16.50	21.00	36.00	57.00	87.00	102.00	195.00
\$160,000	12.80	16.00	17.60	22.40	38.40	60.80	92.80	108.80	208.00
\$170,000	13.60	17.00	18.70	23.80	40.80	64.60	98.60	115.60	221.00
\$180,000	14.40	18.00	19.80	25.20	43.20	68.40	104.40	122.40	234.00
\$190,000	15.20	19.00	20.90	26.60	45.60	72.20	110.20	129.20	247.00
\$200,000	16.00	20.00	22.00	28.00	48.00	76.00	116.00	136.00	260.00
\$210,000	16.80	21.00	23.10	29.40	50.40	79.80	121.80	142.80	273.00
\$220,000	17.60	22.00	24.20	30.80	52.80	83.60	127.60	149.60	286.00
\$230,000	18.40	23.00	25.30	32.20	55.20	87.40	133.40	156.40	299.00
\$240,000	19.20	24.00	26.40	33.60	57.60	91.20	139.20	163.20	312.00
\$250,000	20.00	25.00	27.50	35.00	60.00	95.00	145.00	170.00	325.00
\$260,000	20.80	26.00	28.60	36.40	62.40	98.80	150.80	176.80	338.00
\$270,000	21.60	27.00	29.70	37.80	64.80	102.60	156.60	183.60	351.00
\$280,000	22.40	28.00	30.80	39.20	67.20	106.40	162.40	190.40	364.00
\$290,000	23.20	29.00	31.90	40.60	69.60	110.20	168.20	197.20	377.00
\$300,000	24.00	30.00	33.00	42.00	72.00	114.00	174.00	204.00	390.00
\$310,000	24.80	31.00	34.10	43.40	74.40	117.80	179.80	210.80	403.00
\$320,000	25.60	32.00	35.20	44.80	76.80	121.60	185.60	217.60	416.00
\$330,000	26.40	33.00	36.30	46.20	79.20	125.40	191.40	224.40	429.00
\$340,000	27.20	34.00	37.40	47.60	81.60	129.20	197.20	231.20	442.00
\$350,000	28.00	35.00	38.50	49.00	84.00	133.00	203.00	238.00	455.00
\$360,000	28.80	36.00	39.60	50.40	86.40	136.80	208.80	244.80	468.00
\$370,000	29.60	37.00	40.70	51.80	88.80	140.60	214.60	251.60	481.00
\$380,000	30.40	38.00	41.80	53.20	91.20	144.40	220.40	258.40	494.00
\$390,000	31.20	39.00	42.90	54.60	93.60	148.20	226.20	265.20	507.00
\$400,000	32.00	40.00	44.00	56.00	96.00	152.00	232.00	272.00	520.00
\$410,000	32.80	41.00	45.10	57.40	98.40	155.80	237.80	278.80	533.00
\$420,000	33.60	42.00	46.20	58.80	100.80	159.60	243.60	285.60	546.00
\$430,000	34.40	43.00	47.30	60.20	103.20	163.40	249.40	292.40	559.00
\$440,000	35.20	44.00	48.40	61.60	105.60	167.20	255.20	299.20	572.00
\$450,000	36.00	45.00	49.50	63.00	108.00	171.00	261.00	306.00	585.00
\$460,000	36.80	46.00	50.60	64.40	110.40	174.80	266.80	312.80	598.00
\$470,000	37.60	47.00	51.70	65.80	112.80	178.60	272.60	319.60	611.00
\$480,000	38.40	48.00	52.80	67.20	115.20	182.40	278.40	326.40	624.00
\$490,000	39.20	49.00	53.90	68.60	117.60	186.20	284.20	333.20	637.00
\$500,000	40.00	50.00	55.00	70.00	120.00	190.00	290.00	340.00	650.00

Employee Life with AD&D Monthly Premiums (Continued)

Coverage Amount	Employee's Age as of last January 1					
	70-74*	75-79*	80-84*	85-89*	90-94*	95+*
\$10,000	16.64	17.55	11.70	7.80	5.85	3.90
\$20,000	33.28	35.10	23.40	15.60	11.70	7.80
\$30,000	49.92	52.65	35.10	23.40	17.55	11.70
\$40,000	66.56	70.20	46.80	31.20	23.40	15.60
\$50,000	83.20	87.75	58.50	39.00	29.25	19.50
\$60,000	99.84	105.30	70.20	46.80	35.10	23.40
\$70,000	116.48	122.85	81.90	54.60	40.95	27.30
\$80,000	133.12	140.40	93.60	62.40	46.80	31.20
\$90,000	149.76	157.95	105.30	70.20	52.65	35.10
\$100,000	166.40	175.50	117.00	78.00	58.50	39.00
\$110,000	183.04	193.05	128.70	85.80	64.35	42.90
\$120,000	199.68	210.60	140.40	93.60	70.20	46.80
\$130,000	216.32	228.15	152.10	101.40	76.05	50.70
\$140,000	232.96	245.70	163.80	109.20	81.90	54.60
\$150,000	249.60	263.25	175.50	117.00	87.75	58.50
\$160,000	266.24	280.80	187.20	124.80	93.60	62.40
\$170,000	282.88	298.35	198.90	132.60	99.45	66.30
\$180,000	299.52	315.90	210.60	140.40	105.30	70.20
\$190,000	316.16	333.45	222.30	148.20	111.15	74.10
\$200,000	332.80	351.00	234.00	156.00	117.00	78.00
\$210,000	349.44	368.55	245.70	163.80	122.85	81.90
\$220,000	366.08	386.10	257.40	171.60	128.70	85.80
\$230,000	382.72	403.65	269.10	179.40	134.55	89.70
\$240,000	399.36	421.20	280.80	187.20	140.40	93.60
\$250,000	416.00	438.75	292.50	195.00	146.25	97.50
\$260,000	432.64	456.30	304.20	202.80	152.10	101.40
\$270,000	449.28	473.85	315.90	210.60	157.95	105.30
\$280,000	465.92	491.40	327.60	218.40	163.80	109.20
\$290,000	482.56	508.95	339.30	226.20	169.65	113.10
\$300,000	499.20	526.50	351.00	234.00	175.50	117.00
\$310,000	515.84	544.05	362.70	241.80	181.35	120.90
\$320,000	532.48	561.60	374.40	249.60	187.20	124.80
\$330,000	549.12	579.15	386.10	257.40	193.05	128.70
\$340,000	565.76	596.70	397.80	265.20	198.90	132.60
\$350,000	582.40	614.25	409.50	273.00	204.75	136.50
\$360,000	599.04	631.80	421.20	280.80	210.60	140.40
\$370,000	615.68	649.35	432.90	288.60	216.45	144.30
\$380,000	632.32	666.90	444.60	296.40	222.30	148.20
\$390,000	648.96	684.45	456.30	304.20	228.15	152.10
\$400,000	665.60	702.00	468.00	312.00	234.00	156.00
\$410,000	682.24	719.55	479.70	319.80	239.85	159.90
\$420,000	698.88	737.10	491.40	327.60	245.70	163.80
\$430,000	715.52	754.65	503.10	335.40	251.55	167.70
\$440,000	732.16	772.20	514.80	343.20	257.40	171.60
\$450,000	748.80	789.75	526.50	351.00	263.25	175.50
\$460,000	765.44	807.30	538.20	358.80	269.10	179.40
\$470,000	782.08	824.85	549.90	366.60	274.95	183.30
\$480,000	798.72	842.40	561.60	374.40	280.80	187.20
\$490,000	815.36	859.95	573.30	382.20	286.65	191.10
\$500,000	832.00	877.50	585.00	390.00	292.50	195.00

* Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Spouse Life with AD&D Monthly Premiums

Coverage Amount	Employee's Age as of last January 1								
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	0.40	0.50	0.55	0.70	1.20	1.90	2.90	3.40	6.50
\$10,000	0.80	1.00	1.10	1.40	2.40	3.80	5.80	6.80	13.00
\$15,000	1.20	1.50	1.65	2.10	3.60	5.70	8.70	10.20	19.50
\$20,000	1.60	2.00	2.20	2.80	4.80	7.60	11.60	13.60	26.00
\$25,000	2.00	2.50	2.75	3.50	6.00	9.50	14.50	17.00	32.50
\$30,000	2.40	3.00	3.30	4.20	7.20	11.40	17.40	20.40	39.00
\$35,000	2.80	3.50	3.85	4.90	8.40	13.30	20.30	23.80	45.50
\$40,000	3.20	4.00	4.40	5.60	9.60	15.20	23.20	27.20	52.00
\$45,000	3.60	4.50	4.95	6.30	10.80	17.10	26.10	30.60	58.50
\$50,000	4.00	5.00	5.50	7.00	12.00	19.00	29.00	34.00	65.00
\$55,000	4.40	5.50	6.05	7.70	13.20	20.90	31.90	37.40	71.50
\$60,000	4.80	6.00	6.60	8.40	14.40	22.80	34.80	40.80	78.00
\$65,000	5.20	6.50	7.15	9.10	15.60	24.70	37.70	44.20	84.50
\$70,000	5.60	7.00	7.70	9.80	16.80	26.60	40.60	47.60	91.00
\$75,000	6.00	7.50	8.25	10.50	18.00	28.50	43.50	51.00	97.50
\$80,000	6.40	8.00	8.80	11.20	19.20	30.40	46.40	54.40	104.00
\$85,000	6.80	8.50	9.35	11.90	20.40	32.30	49.30	57.80	110.50
\$90,000	7.20	9.00	9.90	12.60	21.60	34.20	52.20	61.20	117.00
\$95,000	7.60	9.50	10.45	13.30	22.80	36.10	55.10	64.60	123.50
\$100,000	8.00	10.00	11.00	14.00	24.00	38.00	58.00	68.00	130.00
\$105,000	8.40	10.50	11.55	14.70	25.20	39.90	60.90	71.40	136.50
\$110,000	8.80	11.00	12.10	15.40	26.40	41.80	63.80	74.80	143.00
\$115,000	9.20	11.50	12.65	16.10	27.60	43.70	66.70	78.20	149.50
\$120,000	9.60	12.00	13.20	16.80	28.80	45.60	69.60	81.60	156.00
\$125,000	10.00	12.50	13.75	17.50	30.00	47.50	72.50	85.00	162.50
\$130,000	10.40	13.00	14.30	18.20	31.20	49.40	75.40	88.40	169.00
\$135,000	10.80	13.50	14.85	18.90	32.40	51.30	78.30	91.80	175.50
\$140,000	11.20	14.00	15.40	19.60	33.60	53.20	81.20	95.20	182.00
\$145,000	11.60	14.50	15.95	20.30	34.80	55.10	84.10	98.60	188.50
\$150,000	12.00	15.00	16.50	21.00	36.00	57.00	87.00	102.00	195.00
\$155,000	12.40	15.50	17.05	21.70	37.20	58.90	89.90	105.40	201.50
\$160,000	12.80	16.00	17.60	22.40	38.40	60.80	92.80	108.80	208.00
\$165,000	13.20	16.50	18.15	23.10	39.60	62.70	95.70	112.20	214.50
\$170,000	13.60	17.00	18.70	23.80	40.80	64.60	98.60	115.60	221.00
\$175,000	14.00	17.50	19.25	24.50	42.00	66.50	101.50	119.00	227.50
\$180,000	14.40	18.00	19.80	25.20	43.20	68.40	104.40	122.40	234.00
\$185,000	14.80	18.50	20.35	25.90	44.40	70.30	107.30	125.80	240.50
\$190,000	15.20	19.00	20.90	26.60	45.60	72.20	110.20	129.20	247.00
\$195,000	15.60	19.50	21.45	27.30	46.80	74.10	113.10	132.60	253.50
\$200,000	16.00	20.00	22.00	28.00	48.00	76.00	116.00	136.00	260.00
\$205,000	16.40	20.50	22.55	28.70	49.20	77.90	118.90	139.40	266.50
\$210,000	16.80	21.00	23.10	29.40	50.40	79.80	121.80	142.80	273.00
\$215,000	17.20	21.50	23.65	30.10	51.60	81.70	124.70	146.20	279.50
\$220,000	17.60	22.00	24.20	30.80	52.80	83.60	127.60	149.60	286.00
\$225,000	18.00	22.50	24.75	31.50	54.00	85.50	130.50	153.00	292.50
\$230,000	18.40	23.00	25.30	32.20	55.20	87.40	133.40	156.40	299.00
\$235,000	18.80	23.50	25.85	32.90	56.40	89.30	136.30	159.80	305.50
\$240,000	19.20	24.00	26.40	33.60	57.60	91.20	139.20	163.20	312.00
\$245,000	19.60	24.50	26.95	34.30	58.80	93.10	142.10	166.60	318.50
\$250,000	20.00	25.00	27.50	35.00	60.00	95.00	145.00	170.00	325.00

Spouse Life with AD&D Monthly Premiums (Continued)

Coverage Amount	Employee's Age as of last January 1								
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$255,000	20.40	25.50	28.05	35.70	61.20	96.90	147.90	173.40	331.50
\$260,000	20.80	26.00	28.60	36.40	62.40	98.80	150.80	176.80	338.00
\$265,000	21.20	26.50	29.15	37.10	63.60	100.70	153.70	180.20	344.50
\$270,000	21.60	27.00	29.70	37.80	64.80	102.60	156.60	183.60	351.00
\$275,000	22.00	27.50	30.25	38.50	66.00	104.50	159.50	187.00	357.50
\$280,000	22.40	28.00	30.80	39.20	67.20	106.40	162.40	190.40	364.00
\$285,000	22.80	28.50	31.35	39.90	68.40	108.30	165.30	193.80	370.50
\$290,000	23.20	29.00	31.90	40.60	69.60	110.20	168.20	197.20	377.00
\$295,000	23.60	29.50	32.45	41.30	70.80	112.10	171.10	200.60	383.50
\$300,000	24.00	30.00	33.00	42.00	72.00	114.00	174.00	204.00	390.00

Spouse Life with AD&D Monthly Premiums (Continued)

Coverage Amount	Employee's Age as of last January 1					
	70-74*	75-79*	80-84*	85-89*	90-94*	95+*
\$5,000	8.32	8.78	5.85	3.90	2.93	1.95
\$10,000	16.64	17.55	11.70	7.80	5.85	3.90
\$15,000	24.96	26.33	17.55	11.70	8.78	5.85
\$20,000	33.28	35.10	23.40	15.60	11.70	7.80
\$25,000	41.60	43.88	29.25	19.50	14.63	9.75
\$30,000	49.92	52.65	35.10	23.40	17.55	11.70
\$35,000	58.24	61.43	40.95	27.30	20.48	13.65
\$40,000	66.56	70.20	46.80	31.20	23.40	15.60
\$45,000	74.88	78.98	52.65	35.10	26.33	17.55
\$50,000	83.20	87.75	58.50	39.00	29.25	19.50
\$55,000	91.52	96.53	64.35	42.90	32.18	21.45
\$60,000	99.84	105.30	70.20	46.80	35.10	23.40
\$65,000	108.16	114.08	76.05	50.70	38.03	25.35
\$70,000	116.48	122.85	81.90	54.60	40.95	27.30
\$75,000	124.80	131.63	87.75	58.50	43.88	29.25
\$80,000	133.12	140.40	93.60	62.40	46.80	31.20
\$85,000	141.44	149.18	99.45	66.30	49.73	33.15
\$90,000	149.76	157.95	105.30	70.20	52.65	35.10
\$95,000	158.08	166.73	111.15	74.10	55.58	37.05
\$100,000	166.40	175.50	117.00	78.00	58.50	39.00
\$105,000	174.72	184.28	122.85	81.90	61.43	40.95
\$110,000	183.04	193.05	128.70	85.80	64.35	42.90
\$115,000	191.36	201.83	134.55	89.70	67.28	44.85
\$120,000	199.68	210.60	140.40	93.60	70.20	46.80
\$125,000	208.00	219.38	146.25	97.50	73.13	48.75
\$130,000	216.32	228.15	152.10	101.40	76.05	50.70
\$135,000	224.64	236.93	157.95	105.30	78.98	52.65
\$140,000	232.96	245.70	163.80	109.20	81.90	54.60
\$145,000	241.28	254.48	169.65	113.10	84.83	56.55
\$150,000	249.60	263.25	175.50	117.00	87.75	58.50
\$155,000	257.92	272.03	181.35	120.90	90.68	60.45
\$160,000	266.24	280.80	187.20	124.80	93.60	62.40
\$165,000	274.56	289.58	193.05	128.70	96.53	64.35
\$170,000	282.88	298.35	198.90	132.60	99.45	66.30
\$175,000	291.20	307.13	204.75	136.50	102.38	68.25
\$180,000	299.52	315.90	210.60	140.40	105.30	70.20
\$185,000	307.84	324.68	216.45	144.30	108.23	72.15
\$190,000	316.16	333.45	222.30	148.20	111.15	74.10
\$195,000	324.48	342.23	228.15	152.10	114.08	76.05
\$200,000	332.80	351.00	234.00	156.00	117.00	78.00

Spouse Life with AD&D Monthly Premiums (Continued)

Coverage Amount	Employee's Age as of last January 1					
	70-74*	75-79*	80-84*	85-89*	90-94*	95+*
\$205,000	341.12	359.78	239.85	159.90	119.93	79.95
\$210,000	349.44	368.55	245.70	163.80	122.85	81.90
\$215,000	357.76	377.33	251.55	167.70	125.78	83.85
\$220,000	366.08	386.10	257.40	171.60	128.70	85.80
\$225,000	374.40	394.88	263.25	175.50	131.63	87.75
\$230,000	382.72	403.65	269.10	179.40	134.55	89.70
\$235,000	391.04	412.43	274.95	183.30	137.48	91.65
\$240,000	399.36	421.20	280.80	187.20	140.40	93.60
\$245,000	407.68	429.98	286.65	191.10	143.33	95.55
\$250,000	416.00	438.75	292.50	195.00	146.25	97.50
\$255,000	424.32	447.53	298.35	198.90	149.18	99.45
\$260,000	432.64	456.30	304.20	202.80	152.10	101.40
\$265,000	440.96	465.08	310.05	206.70	155.03	103.35
\$270,000	449.28	473.85	315.90	210.60	157.95	105.30
\$275,000	457.60	482.63	321.75	214.50	160.88	107.25
\$280,000	465.92	491.40	327.60	218.40	163.80	109.20
\$285,000	474.24	500.18	333.45	222.30	166.73	111.15
\$290,000	482.56	508.95	339.30	226.20	169.65	113.10
\$295,000	490.88	517.73	345.15	230.10	172.58	115.05
\$300,000	499.20	526.50	351.00	234.00	175.50	117.00

* Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Life with AD&D Monthly Premiums*

Coverage Amount	Premium
\$2,000	0.24
\$3,000	0.36
\$4,000	0.48
\$5,000	0.60
\$6,000	0.72
\$7,000	0.84
\$8,000	0.96
\$9,000	1.08
\$10,000	1.20

* Regardless of the number of eligible children covered.



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* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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