

**MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE  
BIWEEKLY RATE SCHEDULE**

Rates Effective September 9, 2009 Institution  
Rates Effective September 3, 2009 Administration

LIFE INSURANCE

AD&D

ENROLLEE'S <u>AGE</u>	NON-SMOKER	SMOKER	RATE PER <u>\$1,000*</u>	SPOUSE'S LIFE	<u>Children***</u>
	RATE PER <u>\$1,000</u>	RATE PER <u>\$1,000</u>		PER \$1,000**	
Under age 25	0.017	0.020	0.003	0.017	0.23
25 TO 29	0.020	0.025	0.003	0.017	0.23
30 TO 34	0.026	0.032	0.003	0.034	0.23
35 TO 39	0.030	0.037	0.003	0.042	0.23
40 TO 44	0.032	0.041	0.003	0.059	0.23
45 TO 49	0.050	0.061	0.003	0.093	0.23
50 TO 54	0.075	0.094	0.003	0.143	0.23
55 TO 59	0.140	0.175	0.003	0.227	0.23
60 TO 64	0.216	0.270	0.003	0.327	0.23
65 TO 69	0.415	0.519	0.003	0.479	0.23
70 and over	0.673	0.841	0.003	0.597	0.23

\* Maximum AD&D Benefit is \$250,000

\*\* Limited to one half the enrollee's coverage to a maximum of \$20,000 and based on enrollee's age

\*\*\* This \$0.23 premium cost provides \$4,000 coverage for each eligible child

**MANAGEMENT/CONFIDENTIAL GROUP ACCIDENT AND SICKNESS INSURANCE  
LIMITED TO CURRENT ACCIDENT AND SICKNESS ENROLLEES AS OF JANUARY 1, 1986**

<u>COVERAGE</u>	BASIC MONTHLY <u>BENEFIT</u>	EXTRA IN-HOSPITAL <u>MONTHLY BENEFIT</u>	EXTRA MONTHLY <u>INCOME BENEFIT</u>	
\$75	1.23	0.13	1.23	
100	1.54	0.18		
125	1.99	0.21		
150	2.46	0.26	ADDITIONAL LOSS	
200	3.07	0.35	<u>\$10,000</u>	<u>\$25,000</u>
250	3.85	0.44		
300	4.61	0.50	0.31	0.61
400	6.15	0.66		

To determine Total Bi-weekly Cost, each calculation is rounded separately.