

**FRANKLIN COUNTY BOARD OF COMMISSIONERS - #F015243**

**Eligibility**

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

**Voluntary Life Insurance**

Employee Benefit: **\$10,000 to \$300,000, in increments of \$10,000**

Spouse Benefit: **\$10,000 to \$150,000, in increments of \$10,000**

**Guarantee Issue**

Employee	\$100,000
Spouse	\$50,000

**Child Coverage**

Live birth to age 26: **\$5,000 or \$10,000**

<b>EMPLOYEE &amp; SPOUSE</b>	
<b>Voluntary Life</b>	
Monthly rates per \$1,000	
<b>Age</b>	<b>Rates</b>
Under 20	\$0.050
20-24	\$0.050
25-29	\$0.060
30-34	\$0.067
35-39	\$0.072
40-44	\$0.100
45-49	\$0.150
50-54	\$0.230
55-59	\$0.430
60-64	\$0.660
65-69	\$1.034
70+	\$2.060

  

<b>Dependent Life (Children)</b>	
Monthly Premium per Family	
	<b>Life</b>
\$5,000	\$0.65
\$10,000	\$1.30

**Voluntary Life Insurance**

**Monthly Premium Cost (Based on 12 payroll deductions per year)**

<b>Benefit Amount</b>	<b>ATTAINED AGE</b>												
	<b>&lt;20</b>	<b>20-24</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70+</b>	
\$10,000	\$ 0.50	\$ 0.50	\$ 0.60	\$ 0.67	\$ 0.72	\$ 1.00	\$ 1.50	\$ 2.30	\$ 4.30	\$ 6.60	\$ 10.34	\$ 20.60	
\$20,000	\$1.00	\$1.00	\$1.20	\$1.34	\$1.44	\$2.00	\$3.00	\$4.60	\$8.60	\$13.20	\$20.68	\$41.20	
\$30,000	\$1.50	\$1.50	\$1.80	\$2.01	\$2.16	\$3.00	\$4.50	\$6.90	\$12.90	\$19.80	\$31.02	\$61.80	
\$40,000	\$2.00	\$2.00	\$2.40	\$2.68	\$2.88	\$4.00	\$6.00	\$9.20	\$17.20	\$26.40	\$41.36	\$82.40	
\$50,000	\$2.50	\$2.50	\$3.00	\$3.35	\$3.60	\$5.00	\$7.50	\$11.50	\$21.50	\$33.00	\$51.70	\$103.00	
\$60,000	\$3.00	\$3.00	\$3.60	\$4.02	\$4.32	\$6.00	\$9.00	\$13.80	\$25.80	\$39.60	\$62.04	\$123.60	
\$70,000	\$3.50	\$3.50	\$4.20	\$4.69	\$5.04	\$7.00	\$10.50	\$16.10	\$30.10	\$46.20	\$72.38	\$144.20	
\$80,000	\$4.00	\$4.00	\$4.80	\$5.36	\$5.76	\$8.00	\$12.00	\$18.40	\$34.40	\$52.80	\$82.72	\$164.80	
\$90,000	\$4.50	\$4.50	\$5.40	\$6.03	\$6.48	\$9.00	\$13.50	\$20.70	\$38.70	\$59.40	\$93.06	\$185.40	
\$100,000	\$5.00	\$5.00	\$6.00	\$6.70	\$7.20	\$10.00	\$15.00	\$23.00	\$43.00	\$66.00	\$103.40	\$206.00	
\$110,000	\$5.50	\$5.50	\$6.60	\$7.37	\$7.92	\$11.00	\$16.50	\$25.30	\$47.30	\$72.60	\$113.74	\$226.60	
\$120,000	\$6.00	\$6.00	\$7.20	\$8.04	\$8.64	\$12.00	\$18.00	\$27.60	\$51.60	\$79.20	\$124.08	\$247.20	
\$130,000	\$6.50	\$6.50	\$7.80	\$8.71	\$9.36	\$13.00	\$19.50	\$29.90	\$55.90	\$85.80	\$134.42	\$267.80	
\$140,000	\$7.00	\$7.00	\$8.40	\$9.38	\$10.08	\$14.00	\$21.00	\$32.20	\$60.20	\$92.40	\$144.76	\$288.40	
\$150,000	\$7.50	\$7.50	\$9.00	\$10.05	\$10.80	\$15.00	\$22.50	\$34.50	\$64.50	\$99.00	\$155.10	\$309.00	
\$160,000	\$8.00	\$8.00	\$9.60	\$10.72	\$11.52	\$16.00	\$24.00	\$36.80	\$68.80	\$105.60	\$165.44	\$329.60	
\$170,000	\$8.50	\$8.50	\$10.20	\$11.39	\$12.24	\$17.00	\$25.50	\$39.10	\$73.10	\$112.20	\$175.78	\$350.20	
\$180,000	\$9.00	\$9.00	\$10.80	\$12.06	\$12.96	\$18.00	\$27.00	\$41.40	\$77.40	\$118.80	\$186.12	\$370.80	
\$190,000	\$9.50	\$9.50	\$11.40	\$12.73	\$13.68	\$19.00	\$28.50	\$43.70	\$81.70	\$125.40	\$196.46	\$391.40	
\$200,000	\$10.00	\$10.00	\$12.00	\$13.40	\$14.40	\$20.00	\$30.00	\$46.00	\$86.00	\$132.00	\$206.80	\$412.00	
\$250,000	\$12.50	\$12.50	\$15.00	\$16.75	\$18.00	\$25.00	\$37.50	\$57.50	\$107.50	\$165.00	\$258.50	\$515.00	
\$300,000	\$15.00	\$15.00	\$18.00	\$20.10	\$21.60	\$30.00	\$45.00	\$69.00	\$129.00	\$198.00	\$310.20	\$618.00	

Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

For internal use only: Policy number FDL1-504-707

Vlife/sep-12

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