



Group Supplemental Life

As a new employee that is scheduled to work 20+ hours per week at participating work site employers, you have the option to elect **Supplemental Life Coverage**. Within the first 60 days of employment, you are eligible to enroll for up to \$150,000 of coverage on a Guaranteed Issue basis. You will not need to submit any personal medical information. Also, you may purchase up to \$30,000 on a spouse and up to \$10,000 on children without submitting evidence of insurability. To obtain an enrollment form, visit www.aplusbenefits.com and click on *Document Center*.

You may also apply at *any time* for **Supplemental Life Coverage** up to \$500,000 on you or your spouse and up to \$10,000 on your dependent children. You will need to submit Evidence of Insurability, which is part of the enrollment form.

Summary of Plan Provisions

- *Guaranteed Issue* coverage is available the first of the month following 60 days of employment.
- Employee is *not* required to enroll for spouse to enroll.
- Either employee or spouse must enroll to enroll dependent children.
- Coverage may continue after termination of employment. To elect portability, you must apply.

Supplemental Life Benefit Highlights													
Eligibility	All active employees working 20+ hours per week, and their dependents.												
Employee Supplemental Life Benefit Amount	Additional coverage can be purchased in increments of \$10,000, from \$20,000 to a maximum of \$500,000.												
Evidence of Good Health Requirements	Evidence of good health will be required for all coverage amounts under the Employee Supplemental Life plan after 31 days of employment.												
Benefit Reductions	<table border="0"> <tr> <td>75-79</td> <td>60.0% of available or in force amount at age 74</td> </tr> <tr> <td>80-84</td> <td>35.0% of available or in force amount at age 74</td> </tr> <tr> <td>85-89</td> <td>27.5% of available or in force amount at age 74</td> </tr> <tr> <td>90-94</td> <td>20.0% of available or in force amount at age 74</td> </tr> <tr> <td>95-99</td> <td>7.5% of available or in force amount at age 74</td> </tr> <tr> <td>100+</td> <td>5.0% of available or in force amount at age 74</td> </tr> </table>	75-79	60.0% of available or in force amount at age 74	80-84	35.0% of available or in force amount at age 74	85-89	27.5% of available or in force amount at age 74	90-94	20.0% of available or in force amount at age 74	95-99	7.5% of available or in force amount at age 74	100+	5.0% of available or in force amount at age 74
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Dependent Supplemental Life Coverage	Spouse maximum benefit: \$500,000 Note: Spouse premium rates are based on spouse's age. Unmarried dependent children covered from birth to age 26. Maximum benefit: \$10,000.												
Portability	Coverage may continue after termination of employment. To elect Portability, you must apply and make payment within 31 days of termination.												

Group Supplemental Life Insurance Rates (Age Band rate changes take effect June 1)										
Supplemental Life Insurance Monthly Rate Chart Worksheet – Employee and Spouse										
Age	Under Age 30	30–34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Cost per \$1000 of coverage	\$0.05	\$0.05	\$0.06	\$0.10	\$0.17	\$0.26	\$0.37	\$0.63	\$1.26	\$2.64

Child Life Amount	\$5,000	\$10,000
Monthly Cost Per Unit	\$0.60	\$1.20

The complete application is available at www.aplusbenefits.com or by calling A Plus Benefits at 800-748-5102.

**Reliance Standard Voluntary Plans
Group Term Life Insurance
Premium Table
Plan Holder: A Plus Benefits, Inc.**

Scheduled Benefit: Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the Table below.

For employees age 75 and older:

Benefit amounts are reduced according to the age-based reduction chart shown in the Voluntary Term Life brochure. When selecting an amount of insurance, you must select a pre-age 75 benefit amount.

Employee/Spouse Premiums:

To find you and your spouse's premium -

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 75 and older: see above comment - **do not select a calculated reduced amount**).
- Spouse premium: Repeat the steps above for your spouse at his/her age at his/her last birthday. Your spouse must be under age 70 to be enrolled.
- Employee and spouse rates change as insured moves from one age bracket to the next.

MONTHLY Premiums

Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$10,000	\$0.50	\$0.50	\$0.60	\$1.00	\$1.70	\$2.60	\$3.70	\$6.30	\$12.60	\$26.40
\$20,000	\$1.00	\$1.00	\$1.20	\$2.00	\$3.40	\$5.20	\$7.40	\$12.60	\$25.20	\$52.80
\$30,000	\$1.50	\$1.50	\$1.80	\$3.00	\$5.10	\$7.80	\$11.10	\$18.90	\$37.80	\$79.20
\$40,000	\$2.00	\$2.00	\$2.40	\$4.00	\$6.80	\$10.40	\$14.80	\$25.20	\$50.40	\$105.60
\$50,000	\$2.50	\$2.50	\$3.00	\$5.00	\$8.50	\$13.00	\$18.50	\$31.50	\$63.00	\$132.00
\$60,000	\$3.00	\$3.00	\$3.60	\$6.00	\$10.20	\$15.60	\$22.20	\$37.80	\$75.60	\$158.40
\$70,000	\$3.50	\$3.50	\$4.20	\$7.00	\$11.90	\$18.20	\$25.90	\$44.10	\$88.20	\$184.80
\$80,000	\$4.00	\$4.00	\$4.80	\$8.00	\$13.60	\$20.80	\$29.60	\$50.40	\$100.80	\$211.20
\$90,000	\$4.50	\$4.50	\$5.40	\$9.00	\$15.30	\$23.40	\$33.30	\$56.70	\$113.40	\$237.60
\$100,000	\$5.00	\$5.00	\$6.00	\$10.00	\$17.00	\$26.00	\$37.00	\$63.00	\$126.00	\$264.00
\$110,000	\$5.50	\$5.50	\$6.60	\$11.00	\$18.70	\$28.60	\$40.70	\$69.30	\$138.60	\$290.40
\$120,000	\$6.00	\$6.00	\$7.20	\$12.00	\$20.40	\$31.20	\$44.40	\$75.60	\$151.20	\$316.80
\$130,000	\$6.50	\$6.50	\$7.80	\$13.00	\$22.10	\$33.80	\$48.10	\$81.90	\$163.80	\$343.20
\$140,000	\$7.00	\$7.00	\$8.40	\$14.00	\$23.80	\$36.40	\$51.80	\$88.20	\$176.40	\$369.60
\$150,000	\$7.50	\$7.50	\$9.00	\$15.00	\$25.50	\$39.00	\$55.50	\$94.50	\$189.00	\$396.00
\$160,000	\$8.00	\$8.00	\$9.60	\$16.00	\$27.20	\$41.60	\$59.20	\$100.80	\$201.60	\$422.40
\$170,000	\$8.50	\$8.50	\$10.20	\$17.00	\$28.90	\$44.20	\$62.90	\$107.10	\$214.20	\$448.80
\$180,000	\$9.00	\$9.00	\$10.80	\$18.00	\$30.60	\$46.80	\$66.60	\$113.40	\$226.80	\$475.20
\$190,000	\$9.50	\$9.50	\$11.40	\$19.00	\$32.30	\$49.40	\$70.30	\$119.70	\$239.40	\$501.60
\$200,000	\$10.00	\$10.00	\$12.00	\$20.00	\$34.00	\$52.00	\$74.00	\$126.00	\$252.00	\$528.00
\$210,000	\$10.50	\$10.50	\$12.60	\$21.00	\$35.70	\$54.60	\$77.70	\$132.30	\$264.60	\$554.40
\$220,000	\$11.00	\$11.00	\$13.20	\$22.00	\$37.40	\$57.20	\$81.40	\$138.60	\$277.20	\$580.80
\$230,000	\$11.50	\$11.50	\$13.80	\$23.00	\$39.10	\$59.80	\$85.10	\$144.90	\$289.80	\$607.20
\$240,000	\$12.00	\$12.00	\$14.40	\$24.00	\$40.80	\$62.40	\$88.80	\$151.20	\$302.40	\$633.60
\$250,000	\$12.50	\$12.50	\$15.00	\$25.00	\$42.50	\$65.00	\$92.50	\$157.50	\$315.00	\$660.00

MONTHLY Premiums

Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$260,000	\$13.00	\$13.00	\$15.60	\$26.00	\$44.20	\$67.60	\$96.20	\$163.80	\$327.60	\$686.40
\$270,000	\$13.50	\$13.50	\$16.20	\$27.00	\$45.90	\$70.20	\$99.90	\$170.10	\$340.20	\$712.80
\$280,000	\$14.00	\$14.00	\$16.80	\$28.00	\$47.60	\$72.80	\$103.60	\$176.40	\$352.80	\$739.20
\$290,000	\$14.50	\$14.50	\$17.40	\$29.00	\$49.30	\$75.40	\$107.30	\$182.70	\$365.40	\$765.60
\$300,000	\$15.00	\$15.00	\$18.00	\$30.00	\$51.00	\$78.00	\$111.00	\$189.00	\$378.00	\$792.00
\$310,000	\$15.50	\$15.50	\$18.60	\$31.00	\$52.70	\$80.60	\$114.70	\$195.30	\$390.60	\$818.40
\$320,000	\$16.00	\$16.00	\$19.20	\$32.00	\$54.40	\$83.20	\$118.40	\$201.60	\$403.20	\$844.80
\$330,000	\$16.50	\$16.50	\$19.80	\$33.00	\$56.10	\$85.80	\$122.10	\$207.90	\$415.80	\$871.20
\$340,000	\$17.00	\$17.00	\$20.40	\$34.00	\$57.80	\$88.40	\$125.80	\$214.20	\$428.40	\$897.60
\$350,000	\$17.50	\$17.50	\$21.00	\$35.00	\$59.50	\$91.00	\$129.50	\$220.50	\$441.00	\$924.00
\$360,000	\$18.00	\$18.00	\$21.60	\$36.00	\$61.20	\$93.60	\$133.20	\$226.80	\$453.60	\$950.40
\$370,000	\$18.50	\$18.50	\$22.20	\$37.00	\$62.90	\$96.20	\$136.90	\$233.10	\$466.20	\$976.80
\$380,000	\$19.00	\$19.00	\$22.80	\$38.00	\$64.60	\$98.80	\$140.60	\$239.40	\$478.80	\$1,003.20
\$390,000	\$19.50	\$19.50	\$23.40	\$39.00	\$66.30	\$101.40	\$144.30	\$245.70	\$491.40	\$1,029.60
\$400,000	\$20.00	\$20.00	\$24.00	\$40.00	\$68.00	\$104.00	\$148.00	\$252.00	\$504.00	\$1,056.00
\$410,000	\$20.50	\$20.50	\$24.60	\$41.00	\$69.70	\$106.60	\$151.70	\$258.30	\$516.60	\$1,082.40
\$420,000	\$21.00	\$21.00	\$25.20	\$42.00	\$71.40	\$109.20	\$155.40	\$264.60	\$529.20	\$1,108.80
\$430,000	\$21.50	\$21.50	\$25.80	\$43.00	\$73.10	\$111.80	\$159.10	\$270.90	\$541.80	\$1,135.20
\$440,000	\$22.00	\$22.00	\$26.40	\$44.00	\$74.80	\$114.40	\$162.80	\$277.20	\$554.40	\$1,161.60
\$450,000	\$22.50	\$22.50	\$27.00	\$45.00	\$76.50	\$117.00	\$166.50	\$283.50	\$567.00	\$1,188.00
\$460,000	\$23.00	\$23.00	\$27.60	\$46.00	\$78.20	\$119.60	\$170.20	\$289.80	\$579.60	\$1,214.40
\$470,000	\$23.50	\$23.50	\$28.20	\$47.00	\$79.90	\$122.20	\$173.90	\$296.10	\$592.20	\$1,240.80
\$480,000	\$24.00	\$24.00	\$28.80	\$48.00	\$81.60	\$124.80	\$177.60	\$302.40	\$604.80	\$1,267.20
\$490,000	\$24.50	\$24.50	\$29.40	\$49.00	\$83.30	\$127.40	\$181.30	\$308.70	\$617.40	\$1,293.60
\$500,000	\$25.00	\$25.00	\$30.00	\$50.00	\$85.00	\$130.00	\$185.00	\$315.00	\$630.00	\$1,320.00

DEPENDENT CHILD(REN) MONTHLY PREMIUMS:

Benefit Amount	Premium
\$1000	\$0.10
\$5000	\$0.50

(One rate for all eligible children in family, regardless of number)

PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Children Premium	
Total Premium	

(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.
- Neither you nor your spouse may hold more than a total of \$500,000 of group term life insurance with Reliance Standard under the master Group Policy. Insurance over that amount will be void and the premium refunded.

Rates are subject to change.