

Term Life Insurance Premiums

Coverage Rates for Members Under 65 Years of Age (Bi-weekly Premium) Bi-weekly Premium Payments available for DIA & NSA ONLY through payroll allotment.

Coverage	\$6,660	\$10,000	\$13,330	\$16,625	\$20,000	\$25,000	\$26,675	\$30,000	\$35,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$120,000	\$140,000	\$150,000	\$160,000	\$180,000	
Age < 30																\$3		\$4		\$5		
Age 31 - 40											\$2		\$3			\$4		\$5	\$6	\$7		
Age 41 - 50								\$2			\$3		\$4	\$5		\$6	\$7	\$8	\$9	\$10	\$11	
Age 51 - 55					\$2			\$3			\$6	\$7	\$8	\$10	\$11	\$12	\$14	\$16	\$18	\$20	\$22	
Age 56 - 60		\$2	\$3		\$4	\$5	\$6		\$8	\$9	\$11	\$13	\$15	\$17	\$19	\$21	\$26	\$30	\$32	\$34	\$38	
Age 61 - 64	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$12	\$15	\$18	\$21	\$24	\$27	\$30	\$36	\$42	\$45	\$48	\$54	

Coverage	\$200,000	\$210,000	\$220,000	\$240,000	\$250,000	\$260,000	\$280,000	\$300,000	\$320,000	\$340,000	\$350,000	\$360,000	\$380,000	\$400,000	\$420,000	\$440,000	\$450,000	\$460,000	\$480,000	\$500,000	
Age < 30	\$6			\$7		\$8		\$9		\$10		\$11		\$12		\$13		\$14		\$15	
Age 31 - 40	\$8			\$9	\$10	\$11		\$12		\$13	\$14	\$15		\$16		\$17	\$18	\$19		\$20	
Age 41 - 50	\$12		\$13	\$14	\$15	\$16	\$17	\$18	\$19	\$20	\$21	\$22	\$23	\$24	\$25	\$26	\$27	\$28	\$29	\$30	
Age 51 - 55	\$24	\$25	\$26	\$28	\$30	\$32	\$34	\$36	\$38	\$40	\$42	\$44	\$46	\$48	\$50	\$52	\$54	\$56	\$58	\$60	
Age 56 - 60	\$42	\$44	\$47	\$51	\$53	\$55	\$59	\$63	\$68	\$72	\$74	\$76	\$80	\$84	\$88	\$93	\$95	\$97	\$101	\$105	
Age 61 - 64	\$60	\$63	\$66	\$72	\$75	\$78	\$84	\$90	\$96	\$102	\$105	\$108	\$114	\$120	\$126	\$131	\$134	\$137	\$143	\$149	

Not available

Coverage Rates for Members Under 65 Years of Age (Monthly Premium)

Coverage	\$6,660	\$10,000	\$13,330	\$16,625	\$20,000	\$25,000	\$26,675	\$30,000	\$35,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$120,000	\$140,000	\$150,000	\$160,000	\$180,000	
Age < 30																\$6.50		\$8.67		\$10.83		
Age 31 - 40											\$4.34		\$6.50			\$8.67		\$10.83	\$13	\$15.17		
Age 41 - 50								\$4.34			\$6.56		\$8.67	\$10.83		\$13	\$15.17	\$17.33	\$19.50	\$21.67	\$23.83	
Age 51 - 55					\$4.34			\$6.50			\$13	\$15.17	\$17.33	\$21.67	\$23.83	\$26	\$30.33	\$34.67	\$39	\$43.33	\$47.67	
Age 56 - 60		\$4.34	\$6.50		\$8.67	\$10.83	\$13		\$17.33	\$19.50	\$23.83	\$28.17	\$32.50	\$36.83	\$41.17	\$45.50	\$56.33	\$65	\$69.33	\$73.67	\$82.33	
Age 61 - 64	\$4.34	\$6.50	\$8.67	\$10.83	\$13	\$15.17	\$17.33	\$19.50	\$21.67	\$26	\$32.50	\$39	\$45.50	\$52	\$58.50	\$65	\$78	\$91	\$97.50	\$104	\$117	

Coverage	\$200,000	\$210,000	\$220,000	\$240,000	\$250,000	\$260,000	\$280,000	\$300,000	\$320,000	\$340,000	\$350,000	\$360,000	\$380,000	\$400,000	\$420,000	\$440,000	\$450,000	\$460,000	\$480,000	\$500,000	
Age < 30	\$13			\$15.17		\$17.33		\$19.50		\$21.67		\$23.83		\$26		\$28.17		\$30.33		\$32.50	
Age 31 - 40	\$17.33			\$19.50	\$21.67	\$23.83		\$26		\$28.17	\$30.33	\$32.50		\$34.67		\$36.83	\$39	\$41.17		\$43.33	\$43.33
Age 41 - 50	\$26		\$28.17	\$30.33	\$32.50	\$34.67	\$36.83	\$39	\$41.17	\$43.33	\$45.50	\$47.67	\$49.83	\$52	\$54.17	\$56.33	\$58.50	\$60.67	\$62.83	\$65	
Age 51 - 55	\$52	\$54.17	\$56.33	\$60.67	\$65	\$69.33	\$73.67	\$78	\$82.33	\$86.67	\$91	\$95.33	\$99.67	\$104	\$108.33	\$112.67	\$117	\$121.33	\$125.67	\$130	
Age 56 - 60	\$91	\$95.33	\$101.83	\$110.50	\$114.83	\$119.17	\$127.83	\$136.50	\$147.33	\$156	\$160.33	\$164.67	\$173.33	\$182	\$190.67	\$201.50	\$205.83	\$210.17	\$218.83	\$227.50	
Age 61 - 64	\$130	\$136.50	\$143	\$156	\$162.50	\$169	\$182	\$195	\$208	\$221	\$227.50	\$234	\$247	\$260	\$273	\$283.83	\$290.33	\$296.83	\$309.83	\$322.83	

Not available

New hires enrolling in GEBA's term life insurance (for amounts of \$250,000 and under) within 31 days of their hire date, will not be subject to medical testing.

Generally, medical testing is required for coverage requested over \$150,000 if under age 60. If over age 60, medical testing will generally be required if coverage requested exceeds \$50,000. Unum assumes responsibility for payment of fees associated with the medical examination.

Term Life Insurance Premiums

Reduction Schedule upon attaining age 65.

Upon attainment of age 65, the member's premium will remain the same, but the coverage decreases according the following reduction schedule:

Age 65	Coverage amount reduced to 50% of of benefit prior to turning age 65.
Age 70	Coverage amount reduced to 40% of of benefit prior to turning age 65.
Age 75	Coverage amount reduced to 30% of of benefit prior to turning age 65.
Age 80	Coverage amount reduced to 20% of of benefit prior to turning age 65.
Coverage freezes at age 80 until request of cancellation or death.*	

Dependents' Term Life Insurance Coverage

Each unit of dependent insurance is a package which includes coverage on both your spouse and children for one premium. You may enroll your eligible dependents for up to 25 units of insurance, provided the amount for your spouse or children does not exceed 50% of your coverage. Shown below are schedules providing up to 25 units of dependents' Term Life Insurance. The schedules for units 2-4, 6-9, 11-14, 16-19, 21-24 are not shown, but the amounts of insurance and biweekly contribution for each are proportionately increased.

Dependents Units	1 Unit of Coverage	5 Units of Coverage	10 Units of Coverage	15 Units of Coverage	20 Units of Coverage	25 Units of Coverage
Spouse	up to \$10,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Children (14 days - 6 mo.)	\$400	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
Children (6 mos. - 19 yrs)	\$2,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
Biweekly Premium	\$2	\$10	\$20	\$30	\$40	\$50

Schedule of Insurance Coverage for Members Age 65 and Over

Please see below for the term life insurance reduction schedule upon attaining age 65.

Coverage at age 64:	\$10,000	\$13,333	\$16,625	\$20,000	\$25,000	\$26,675	\$30,000	\$35,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$120,000	\$140,000	\$150,000	\$160,000	\$180,000	\$200,000	\$210,000
Coverage at age 65:	\$5,000	\$6,666	\$8,312	\$10,000	\$12,500	\$13,337	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$105,000
Coverage at age 70:	\$4,000	\$5,333	\$6,650	\$8,000	\$10,000	\$10,670	\$12,000	\$14,000	\$16,000	\$20,000	\$24,000	\$28,000	\$32,000	\$36,000	\$40,000	\$48,000	\$56,000	\$60,000	\$64,000	\$72,000	\$80,000	\$84,000
Coverage at age 75:	\$3,000	\$3,999	\$4,987	\$6,000	\$7,500	\$8,002	\$9,000	\$10,500	\$12,000	\$15,000	\$18,000	\$21,000	\$24,000	\$27,000	\$30,000	\$36,000	\$42,000	\$45,000	\$48,000	\$54,000	\$60,000	\$63,000
Coverage at age 80:	\$2,000	\$2,666	\$3,325	\$4,000	\$5,000	\$5,335	\$6,000	\$7,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000	\$24,000	\$28,000	\$30,000	\$32,000	\$36,000	\$40,000	\$42,000
Biweekly Cost:	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$12	\$15	\$18	\$21	\$24	\$27	\$30	\$36	\$42	\$45	\$48	\$54	\$60	\$63
Annual Cost:	\$78	\$104	\$130	\$156	\$182	\$208	\$234	\$260	\$312	\$390	\$468	\$546	\$624	\$702	\$780	\$936	\$1,092	\$1,170	\$1,248	\$1,404	\$1,560	\$1,638

Coverage at age 64:	\$220,000	\$240,000	\$250,000	\$260,000	\$280,000	\$300,000	\$320,000	\$340,000	\$350,000	\$360,000	\$380,000	\$400,000	\$420,000	\$440,000	\$450,000	\$460,000	\$480,000	\$500,000
Coverage at age 65:	\$110,000	\$120,000	\$125,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$175,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$225,000	\$230,000	\$240,000	\$250,000
Coverage at age 70:	\$88,000	\$96,000	\$100,000	\$104,000	\$112,000	\$120,000	\$128,000	\$136,000	\$140,000	\$144,000	\$152,000	\$160,000	\$168,000	\$176,000	\$180,000	\$184,000	\$192,000	\$200,000
Coverage at age 75:	\$66,000	\$72,000	\$75,000	\$78,000	\$84,000	\$90,000	\$96,000	\$102,000	\$105,000	\$108,000	\$114,000	\$120,000	\$126,000	\$132,000	\$135,000	\$138,000	\$144,000	\$150,000
Coverage at age 80:	\$44,000	\$48,000	\$50,000	\$52,000	\$56,000	\$60,000	\$64,000	\$68,000	\$70,000	\$72,000	\$76,000	\$80,000	\$84,000	\$88,000	\$90,000	\$92,000	\$96,000	\$100,000
Biweekly Cost:	\$66	\$72	\$75	\$78	\$84	\$90	\$96	\$102	\$105	\$108	\$114	\$120	\$126	\$131	\$134	\$137	\$143	\$149
Annual Cost:	\$1,716	\$1,872	\$1,950	\$2,028	\$2,184	\$2,340	\$2,496	\$2,652	\$2,730	\$2,808	\$2,964	\$3,120	\$3,276	\$3,406	\$3,484	\$3,562	\$3,718	\$3,874

*GEBA's Life and Accidental Death & Dismemberment rates are guaranteed until April 1, 2010. Future rates are subject to change based on the plan's claim experience and/or change in plan design. Please refer to the Certificate of Insurance for all term life insurance plan details, including any definitions, exclusions, limitations, and restrictions that may apply. GEBA reserves the right to change premium rates and otherwise amend or terminate the plan. Plan coverage is issued by the UNUM Life Insurance Company of America. If there is a discrepancy between this document and the Group Contract that UNUM has issued to GEBA, the terms of the Group Contract will govern. Contract provisions may vary by state.