

MIAMI TRACE LOCAL SCHOOLS - #MG21236

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.

You must be covered under the basic life plan sponsored by your employer in SD and VT.

Voluntary Life Insurance

Spouse Benefit: **\$5,000 - \$250,000 in \$5,000 increments, not to exceed 50% of the employee benefit.**

Note: Spouse may not have coverage unless the employee has coverage.

The amount of spouse life insurance is limited to 50% of the employee benefit in FL, KS, NE and PR.

The spouse benefit may not exceed the employee benefit amount in AZ, CA, IL, MD, NJ, RI, VT, VA and WA.

The Spouse amount may not exceed the amount for which the employee is eligible in TX and NY.

Guarantee Issue*

Spouse **\$ 20,000**

| SPOUSE | |
|--------------------------------|--------------|
| Voluntary Life | |
| Monthly rates per \$1,000 | |
| Age | Rates |
| Under 20 | \$0.030 |
| 20-24 | \$0.030 |
| 25-29 | \$0.030 |
| 30-34 | \$0.039 |
| 35-39 | \$0.055 |
| 40-44 | \$0.084 |
| 45-49 | \$0.134 |
| 50-54 | \$0.211 |
| 55-59 | \$0.341 |
| 60-64 | \$0.438 |
| 65-69 | \$0.690 |
| 70-74 | \$1.169 |
| 75+ | * |
| * Please contact your HR Dept. | |

Rate increases due to age changes will occur on groups anniversary date of April 1

Life benefits reduce by 35% of the original amount at age 65 and further reduce by 50% at age 70 of the original amount.

Voluntary Life/AD&D Insurance

Semi-Monthly Premium Cost (Based on 24 payroll deductions per year)

| Benefit Amount | ATTAINED AGE | | | | | | | | | | | | |
|-----------------------|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
| | <20 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70-74 | |
| \$5,000 | \$ 0.08 | \$ 0.08 | \$ 0.08 | \$ 0.10 | \$ 0.14 | \$ 0.21 | \$ 0.34 | \$ 0.53 | \$ 0.85 | \$ 1.10 | \$ 1.73 | \$ 2.92 | |
| \$10,000 | \$0.15 | \$0.15 | \$0.15 | \$0.20 | \$0.28 | \$0.42 | \$0.67 | \$1.06 | \$1.71 | \$2.19 | \$3.45 | \$5.85 | |
| \$15,000 | \$0.23 | \$0.23 | \$0.23 | \$0.29 | \$0.41 | \$0.63 | \$1.01 | \$1.58 | \$2.56 | \$3.29 | \$5.18 | \$8.77 | |
| \$20,000 | \$0.30 | \$0.30 | \$0.30 | \$0.39 | \$0.55 | \$0.84 | \$1.34 | \$2.11 | \$3.41 | \$4.38 | \$6.90 | \$11.69 | |
| \$25,000 | \$0.38 | \$0.38 | \$0.38 | \$0.49 | \$0.69 | \$1.05 | \$1.68 | \$2.64 | \$4.26 | \$5.48 | \$8.63 | \$14.61 | |
| \$30,000 | \$0.45 | \$0.45 | \$0.45 | \$0.59 | \$0.83 | \$1.26 | \$2.01 | \$3.17 | \$5.12 | \$6.57 | \$10.35 | \$17.54 | |
| \$35,000 | \$0.53 | \$0.53 | \$0.53 | \$0.68 | \$0.96 | \$1.47 | \$2.35 | \$3.69 | \$5.97 | \$7.67 | \$12.08 | \$20.46 | |
| \$40,000 | \$0.60 | \$0.60 | \$0.60 | \$0.78 | \$1.10 | \$1.68 | \$2.68 | \$4.22 | \$6.82 | \$8.76 | \$13.80 | \$23.38 | |
| \$45,000 | \$0.68 | \$0.68 | \$0.68 | \$0.88 | \$1.24 | \$1.89 | \$3.02 | \$4.75 | \$7.67 | \$9.86 | \$15.53 | \$26.30 | |
| \$50,000 | \$0.75 | \$0.75 | \$0.75 | \$0.98 | \$1.38 | \$2.10 | \$3.35 | \$5.28 | \$8.53 | \$10.95 | \$17.25 | \$29.23 | |
| \$55,000 | \$0.83 | \$0.83 | \$0.83 | \$1.07 | \$1.51 | \$2.31 | \$3.69 | \$5.80 | \$9.38 | \$12.05 | \$18.98 | \$32.15 | |
| \$60,000 | \$0.90 | \$0.90 | \$0.90 | \$1.17 | \$1.65 | \$2.52 | \$4.02 | \$6.33 | \$10.23 | \$13.14 | \$20.70 | \$35.07 | |
| \$65,000 | \$0.98 | \$0.98 | \$0.98 | \$1.27 | \$1.79 | \$2.73 | \$4.36 | \$6.86 | \$11.08 | \$14.24 | \$22.43 | \$37.99 | |
| \$70,000 | \$1.05 | \$1.05 | \$1.05 | \$1.37 | \$1.93 | \$2.94 | \$4.69 | \$7.39 | \$11.94 | \$15.33 | \$24.15 | \$40.92 | |
| \$75,000 | \$1.13 | \$1.13 | \$1.13 | \$1.46 | \$2.06 | \$3.15 | \$5.03 | \$7.91 | \$12.79 | \$16.43 | \$25.88 | \$43.84 | |
| \$80,000 | \$1.20 | \$1.20 | \$1.20 | \$1.56 | \$2.20 | \$3.36 | \$5.36 | \$8.44 | \$13.64 | \$17.52 | \$27.60 | \$46.76 | |
| \$85,000 | \$1.28 | \$1.28 | \$1.28 | \$1.66 | \$2.34 | \$3.57 | \$5.70 | \$8.97 | \$14.49 | \$18.62 | \$29.33 | \$49.68 | |
| \$90,000 | \$1.35 | \$1.35 | \$1.35 | \$1.76 | \$2.48 | \$3.78 | \$6.03 | \$9.50 | \$15.35 | \$19.71 | \$31.05 | \$52.61 | |
| \$95,000 | \$1.43 | \$1.43 | \$1.43 | \$1.85 | \$2.61 | \$3.99 | \$6.37 | \$10.02 | \$16.20 | \$20.81 | \$32.78 | \$55.53 | |
| \$100,000 | \$1.50 | \$1.50 | \$1.50 | \$1.95 | \$2.75 | \$4.20 | \$6.70 | \$10.55 | \$17.05 | \$21.90 | \$34.50 | \$58.45 | |
| \$150,000 | \$2.25 | \$2.25 | \$2.25 | \$2.93 | \$4.13 | \$6.30 | \$10.05 | \$15.83 | \$25.58 | \$32.85 | \$51.75 | \$87.68 | |
| \$250,000 | \$3.75 | \$3.75 | \$3.75 | \$4.88 | \$6.88 | \$10.50 | \$16.75 | \$26.38 | \$42.63 | \$54.75 | \$86.25 | \$146.13 | |

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-24

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Fort Dearborn Life Insurance Company® (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico.

MIAMI TRACE LOCAL SCHOOLS - #MG21236

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.

You must be covered under the basic life plan sponsored by your employer in SD and VT.

Voluntary Life/AD&D(Employee Only) Insurance

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments.**
 Spouse Benefit: **\$5,000 - \$250,000 in \$5,000 increments, not to exceed 50% of the employee benefit.**

Note: Spouse may not have coverage unless the employee has coverage.

The amount of spouse life insurance is limited to 50% of the employee benefit in FL, KS, NE and PR.

The spouse benefit may not exceed the employee benefit amount in AZ, CA, IL, MD, NJ, RI, VT, VA and WA.

The Spouse amount may not exceed the amount for which the employee is eligible in TX and NY.

Guarantee Issue*

Employee **\$ 100,000**

Child Coverage

Ages 15 days to 6 months: **\$100**
 Age 6 months to age 26: **\$5,000 or \$10,000**

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% at age 70 of the original amount.

Rate increases due to age changes will occur on groups anniversary date of April 1

Voluntary Life/AD&D Insurance

Semi-Monthly Premium Cost (Based on 24 payroll deductions per year)

| EMPLOYEE | |
|---------------------------|--------------|
| Voluntary Life | |
| Monthly rates per \$1,000 | |
| Age | Rates |
| Under 20 | \$0.030 |
| 20-24 | \$0.030 |
| 25-29 | \$0.030 |
| 30-34 | \$0.039 |
| 35-39 | \$0.055 |
| 40-44 | \$0.084 |
| 45-49 | \$0.134 |
| 50-54 | \$0.211 |
| 55-59 | \$0.341 |
| 60-64 | \$0.438 |
| 65-69 | \$0.690 |
| 70-74 | \$1.169 |
| 75+ | * |

* Please contact your HR Dept.

| Voluntary AD&D | |
|---------------------------|---------|
| Monthly rates per \$1,000 | |
| Employee | \$0.220 |

| Dependent Life (Children) | |
|----------------------------------|--------|
| Monthly Premium per Family | |
| \$5,000 | \$0.78 |
| \$10,000 | \$1.55 |

| Benefit Amount | EE AD&D | ATTAINED AGE | | | | | | | | | | | |
|----------------|---------|--------------|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|
| | | <20 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70-74 |
| \$10,000 | \$1.10 | \$ 0.15 | \$ 0.15 | \$ 0.15 | \$ 0.20 | \$ 0.28 | \$ 0.42 | \$ 0.67 | \$ 1.06 | \$ 1.71 | \$ 2.19 | \$ 3.45 | \$ 5.85 |
| \$20,000 | \$2.20 | \$0.30 | \$0.30 | \$0.30 | \$0.39 | \$0.55 | \$0.84 | \$1.34 | \$2.11 | \$3.41 | \$4.38 | \$6.90 | \$11.69 |
| \$30,000 | \$3.30 | \$0.45 | \$0.45 | \$0.45 | \$0.59 | \$0.83 | \$1.26 | \$2.01 | \$3.17 | \$5.12 | \$6.57 | \$10.35 | \$17.54 |
| \$40,000 | \$4.40 | \$0.60 | \$0.60 | \$0.60 | \$0.78 | \$1.10 | \$1.68 | \$2.68 | \$4.22 | \$6.82 | \$8.76 | \$13.80 | \$23.38 |
| \$50,000 | \$5.50 | \$0.75 | \$0.75 | \$0.75 | \$0.98 | \$1.38 | \$2.10 | \$3.35 | \$5.28 | \$8.53 | \$10.95 | \$17.25 | \$29.23 |
| \$60,000 | \$6.60 | \$0.90 | \$0.90 | \$0.90 | \$1.17 | \$1.65 | \$2.52 | \$4.02 | \$6.33 | \$10.23 | \$13.14 | \$20.70 | \$35.07 |
| \$70,000 | \$7.70 | \$1.05 | \$1.05 | \$1.05 | \$1.37 | \$1.93 | \$2.94 | \$4.69 | \$7.39 | \$11.94 | \$15.33 | \$24.15 | \$40.92 |
| \$80,000 | \$8.80 | \$1.20 | \$1.20 | \$1.20 | \$1.56 | \$2.20 | \$3.36 | \$5.36 | \$8.44 | \$13.64 | \$17.52 | \$27.60 | \$46.76 |
| \$90,000 | \$9.90 | \$1.35 | \$1.35 | \$1.35 | \$1.76 | \$2.48 | \$3.78 | \$6.03 | \$9.50 | \$15.35 | \$19.71 | \$31.05 | \$52.61 |
| \$100,000 | \$11.00 | \$1.50 | \$1.50 | \$1.50 | \$1.95 | \$2.75 | \$4.20 | \$6.70 | \$10.55 | \$17.05 | \$21.90 | \$34.50 | \$58.45 |
| \$110,000 | \$12.10 | \$1.65 | \$1.65 | \$1.65 | \$2.15 | \$3.03 | \$4.62 | \$7.37 | \$11.61 | \$18.76 | \$24.09 | \$37.95 | \$64.30 |
| \$120,000 | \$13.20 | \$1.80 | \$1.80 | \$1.80 | \$2.34 | \$3.30 | \$5.04 | \$8.04 | \$12.66 | \$20.46 | \$26.28 | \$41.40 | \$70.14 |
| \$130,000 | \$14.30 | \$1.95 | \$1.95 | \$1.95 | \$2.54 | \$3.58 | \$5.46 | \$8.71 | \$13.72 | \$22.17 | \$28.47 | \$44.85 | \$75.99 |
| \$140,000 | \$15.40 | \$2.10 | \$2.10 | \$2.10 | \$2.73 | \$3.85 | \$5.88 | \$9.38 | \$14.77 | \$23.87 | \$30.66 | \$48.30 | \$81.83 |
| \$150,000 | \$16.50 | \$2.25 | \$2.25 | \$2.25 | \$2.93 | \$4.13 | \$6.30 | \$10.05 | \$15.83 | \$25.58 | \$32.85 | \$51.75 | \$87.68 |
| \$200,000 | \$22.00 | \$3.00 | \$3.00 | \$3.00 | \$3.90 | \$5.50 | \$8.40 | \$13.40 | \$21.10 | \$34.10 | \$43.80 | \$69.00 | \$116.90 |
| \$250,000 | \$27.50 | \$3.75 | \$3.75 | \$3.75 | \$4.88 | \$6.88 | \$10.50 | \$16.75 | \$26.38 | \$42.63 | \$54.75 | \$86.25 | \$146.13 |
| \$300,000 | \$33.00 | \$4.50 | \$4.50 | \$4.50 | \$5.85 | \$8.25 | \$12.60 | \$20.10 | \$31.65 | \$51.15 | \$65.70 | \$103.50 | \$175.35 |
| \$350,000 | \$38.50 | \$5.25 | \$5.25 | \$5.25 | \$6.83 | \$9.63 | \$14.70 | \$23.45 | \$36.93 | \$59.68 | \$76.65 | \$120.75 | \$204.58 |
| \$400,000 | \$44.00 | \$6.00 | \$6.00 | \$6.00 | \$7.80 | \$11.00 | \$16.80 | \$26.80 | \$42.20 | \$68.20 | \$87.60 | \$138.00 | \$233.80 |
| \$450,000 | \$49.50 | \$6.75 | \$6.75 | \$6.75 | \$8.78 | \$12.38 | \$18.90 | \$30.15 | \$47.48 | \$76.73 | \$98.55 | \$155.25 | \$263.03 |
| \$500,000 | \$55.00 | \$7.50 | \$7.50 | \$7.50 | \$9.75 | \$13.75 | \$21.00 | \$33.50 | \$52.75 | \$85.25 | \$109.50 | \$172.50 | \$292.25 |

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Vlife/sep-w/add/24

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