

Voluntary Life and AD&D
PREMIUM RATE GRID

MDS Wings, LP
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 and AD&D

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments**

Spouse Benefit: **\$5,000 to \$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.

Guarantee Issue*

Employee **\$200,000**
Spouse **\$25,000**

*Assumes 25% participation

Child Coverage

Birth to 6 months: **\$100**
6 months to age 26: **\$5,000 to \$10,000 in increments of \$5,000**

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

Voluntary Life and AD&D

Premium Cost (Based on 12 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+
\$10,000	\$0.89	\$0.89	\$1.01	\$1.24	\$1.36	\$1.48	\$2.07	\$3.01	\$5.37	\$8.08	\$15.27	\$24.58
\$20,000	\$1.78	\$1.78	\$2.02	\$2.48	\$2.72	\$2.96	\$4.14	\$6.02	\$10.74	\$16.16	\$30.54	\$49.16
\$30,000	\$2.67	\$2.67	\$3.03	\$3.72	\$4.08	\$4.44	\$6.21	\$9.03	\$16.11	\$24.24	\$45.81	\$73.74
\$40,000	\$3.56	\$3.56	\$4.04	\$4.96	\$5.44	\$5.92	\$8.28	\$12.04	\$21.48	\$32.32	\$61.08	\$98.32
\$50,000	\$4.45	\$4.45	\$5.05	\$6.20	\$6.80	\$7.40	\$10.35	\$15.05	\$26.85	\$40.40	\$76.35	\$122.90
\$60,000	\$5.34	\$5.34	\$6.06	\$7.44	\$8.16	\$8.88	\$12.42	\$18.06	\$32.22	\$48.48	\$91.62	\$147.48
\$70,000	\$6.23	\$6.23	\$7.07	\$8.68	\$9.52	\$10.36	\$14.49	\$21.07	\$37.59	\$56.56	\$106.89	\$172.06
\$80,000	\$7.12	\$7.12	\$8.08	\$9.92	\$10.88	\$11.84	\$16.56	\$24.08	\$42.96	\$64.64	\$122.16	\$196.64
\$90,000	\$8.01	\$8.01	\$9.09	\$11.16	\$12.24	\$13.32	\$18.63	\$27.09	\$48.33	\$72.72	\$137.43	\$221.22
\$100,000	\$8.90	\$8.90	\$10.10	\$12.40	\$13.60	\$14.80	\$20.70	\$30.10	\$53.70	\$80.80	\$152.70	\$245.80
\$110,000	\$9.79	\$9.79	\$11.11	\$13.64	\$14.96	\$16.28	\$22.77	\$33.11	\$59.07	\$88.88	\$167.97	\$270.38
\$120,000	\$10.68	\$10.68	\$12.12	\$14.88	\$16.32	\$17.76	\$24.84	\$36.12	\$64.44	\$96.96	\$183.24	\$294.96
\$130,000	\$11.57	\$11.57	\$13.13	\$16.12	\$17.68	\$19.24	\$26.91	\$39.13	\$69.81	\$105.04	\$198.51	\$319.54
\$140,000	\$12.46	\$12.46	\$14.14	\$17.36	\$19.04	\$20.72	\$28.98	\$42.14	\$75.18	\$113.12	\$213.78	\$344.12
\$150,000	\$13.35	\$13.35	\$15.15	\$18.60	\$20.40	\$22.20	\$31.05	\$45.15	\$80.55	\$121.20	\$229.05	\$368.70
\$200,000	\$17.80	\$17.80	\$20.20	\$24.80	\$27.20	\$29.60	\$41.40	\$60.20	\$107.40	\$161.60	\$305.40	\$491.60
\$250,000	\$22.25	\$22.25	\$25.25	\$31.00	\$34.00	\$37.00	\$51.75	\$75.25	\$134.25	\$202.00	\$381.75	\$614.50
\$300,000	\$26.70	\$26.70	\$30.30	\$37.20	\$40.80	\$44.40	\$62.10	\$90.30	\$161.10	\$242.40	\$458.10	\$737.40
\$350,000	\$31.15	\$31.15	\$35.35	\$43.40	\$47.60	\$51.80	\$72.45	\$105.35	\$187.95	\$282.80	\$534.45	\$860.30
\$400,000	\$35.60	\$35.60	\$40.40	\$49.60	\$54.40	\$59.20	\$82.80	\$120.40	\$214.80	\$323.20	\$610.80	\$983.20
\$450,000	\$40.05	\$40.05	\$45.45	\$55.80	\$61.20	\$66.60	\$93.15	\$135.45	\$241.65	\$363.60	\$687.15	\$1,106.10
\$500,000	\$44.50	\$44.50	\$50.50	\$62.00	\$68.00	\$74.00	\$103.50	\$150.50	\$268.50	\$404.00	\$763.50	\$1,229.00

Employee Voluntary Life/AD&D Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.089
20-24	\$0.089
25-29	\$0.101
30-34	\$0.124
35-39	\$0.136
40-44	\$0.148
45-49	\$0.207
50-54	\$0.301
55-59	\$0.537
60-64	\$0.808
65-69	\$1.527
70+	\$2.458

Dependent Life (Children) Monthly Premium per Family Life/AD&D	
\$5,000	\$1.17
\$10,000	\$2.33

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

Guarantee Issue*

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*Assumes 25% participation

Child Coverage

Birth to 6 months: **\$100**
6 months to age 26: **\$5,000 to \$10,000 in increments of \$5,000**

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

Spouse	
Voluntary Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.089
20-24	\$0.089
25-29	\$0.101
30-34	\$0.124
35-39	\$0.136
40-44	\$0.148
45-49	\$0.207
50-54	\$0.301
55-59	\$0.537
60-64	\$0.808
65-69	\$1.527
70+	\$2.458

Dependent Life (Children)	
Monthly Premium per Family	
Life/AD&D	
\$5,000	\$1.17
\$10,000	\$2.33

Voluntary Life and AD&D

Premium Cost (Based on 12 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+
\$5,000	\$0.45	\$0.45	\$0.51	\$0.62	\$0.68	\$0.74	\$1.04	\$1.51	\$2.69	\$4.04	\$7.64	\$12.29
\$10,000	\$0.89	\$0.89	\$1.01	\$1.24	\$1.36	\$1.48	\$2.07	\$3.01	\$5.37	\$8.08	\$15.27	\$24.58
\$15,000	\$1.34	\$1.34	\$1.52	\$1.86	\$2.04	\$2.22	\$3.11	\$4.52	\$8.06	\$12.12	\$22.91	\$36.87
\$20,000	\$1.78	\$1.78	\$2.02	\$2.48	\$2.72	\$2.96	\$4.14	\$6.02	\$10.74	\$16.16	\$30.54	\$49.16
\$25,000	\$2.23	\$2.23	\$2.53	\$3.10	\$3.40	\$3.70	\$5.18	\$7.53	\$13.43	\$20.20	\$38.18	\$61.45
\$30,000	\$2.67	\$2.67	\$3.03	\$3.72	\$4.08	\$4.44	\$6.21	\$9.03	\$16.11	\$24.24	\$45.81	\$73.74
\$35,000	\$3.12	\$3.12	\$3.54	\$4.34	\$4.76	\$5.18	\$7.25	\$10.54	\$18.80	\$28.28	\$53.45	\$86.03
\$40,000	\$3.56	\$3.56	\$4.04	\$4.96	\$5.44	\$5.92	\$8.28	\$12.04	\$21.48	\$32.32	\$61.08	\$98.32
\$45,000	\$4.01	\$4.01	\$4.55	\$5.58	\$6.12	\$6.66	\$9.32	\$13.55	\$24.17	\$36.36	\$68.72	\$110.61
\$50,000	\$4.45	\$4.45	\$5.05	\$6.20	\$6.80	\$7.40	\$10.35	\$15.05	\$26.85	\$40.40	\$76.35	\$122.90
\$55,000	\$4.90	\$4.90	\$5.56	\$6.82	\$7.48	\$8.14	\$11.39	\$16.56	\$29.54	\$44.44	\$83.99	\$135.19
\$60,000	\$5.34	\$5.34	\$6.06	\$7.44	\$8.16	\$8.88	\$12.42	\$18.06	\$32.22	\$48.48	\$91.62	\$147.48
\$65,000	\$5.79	\$5.79	\$6.57	\$8.06	\$8.84	\$9.62	\$13.46	\$19.57	\$34.91	\$52.52	\$99.26	\$159.77
\$70,000	\$6.23	\$6.23	\$7.07	\$8.68	\$9.52	\$10.36	\$14.49	\$21.07	\$37.59	\$56.56	\$106.89	\$172.06
\$75,000	\$6.68	\$6.68	\$7.58	\$9.30	\$10.20	\$11.10	\$15.53	\$22.58	\$40.28	\$60.60	\$114.53	\$184.35
\$100,000	\$8.90	\$8.90	\$10.10	\$12.40	\$13.60	\$14.80	\$20.70	\$30.10	\$53.70	\$80.80	\$152.70	\$245.80
\$125,000	\$11.13	\$11.13	\$12.63	\$15.50	\$17.00	\$18.50	\$25.88	\$37.63	\$67.13	\$101.00	\$190.88	\$307.25
\$150,000	\$13.35	\$13.35	\$15.15	\$18.60	\$20.40	\$22.20	\$31.05	\$45.15	\$80.55	\$121.20	\$229.05	\$368.70
\$175,000	\$15.58	\$15.58	\$17.68	\$21.70	\$23.80	\$25.90	\$36.23	\$52.68	\$93.98	\$141.40	\$267.23	\$430.15
\$200,000	\$17.80	\$17.80	\$20.20	\$24.80	\$27.20	\$29.60	\$41.40	\$60.20	\$107.40	\$161.60	\$305.40	\$491.60
\$225,000	\$20.03	\$20.03	\$22.73	\$27.90	\$30.60	\$33.30	\$46.58	\$67.73	\$120.83	\$181.80	\$343.58	\$553.05
\$250,000	\$22.25	\$22.25	\$25.25	\$31.00	\$34.00	\$37.00	\$51.75	\$75.25	\$134.25	\$202.00	\$381.75	\$614.50