

**Supplemental Life and AD&D**  
PREMIUM RATE GRID

**RUSTY'S WEIGH SCALES & SERVICES INC**
**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.

**Supplemental Life and AD&D**

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

Spouse Benefit: **\$10,000 to \$20,000 in \$10,000 increments**  
**(not to exceed 50% of the employee benefit)**

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

**Guarantee Issue\***

Employee	<b>\$100,000</b>
Spouse	<b>\$20,000</b>

\*Assumes 20% participation

**Child Coverage**

Birth to 14 days:	<b>\$0</b>
15 days to 6 months:	<b>\$1,000</b>
6 months to age 26:	<b>\$5,000 to \$10,000 in increments of \$5,000</b>

Benefits reduce by 35% of the original amount at age 65; and further reduce by: 50% of the original amount at age 70; 75% of the original amount at age 75; 85% of the original amount at age 80; and 90% of the original amount at age 85.

**Supplemental Life and AD&D**

Premium Cost (Based on 26 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
\$10,000	\$0.42	\$0.42	\$0.46	\$0.46	\$0.60	\$0.83	\$1.25	\$1.94	\$3.00	\$4.06	\$6.55	\$10.89
\$20,000	\$0.83	\$0.83	\$0.92	\$0.92	\$1.20	\$1.66	\$2.49	\$3.88	\$6.00	\$8.12	\$13.11	\$21.78
\$30,000	\$1.25	\$1.25	\$1.38	\$1.38	\$1.80	\$2.49	\$3.74	\$5.82	\$9.00	\$12.18	\$19.66	\$32.68
\$40,000	\$1.66	\$1.66	\$1.85	\$1.85	\$2.40	\$3.32	\$4.98	\$7.75	\$12.00	\$16.25	\$26.22	\$43.57
\$50,000	\$2.08	\$2.08	\$2.31	\$2.31	\$3.00	\$4.15	\$6.23	\$9.69	\$15.00	\$20.31	\$32.77	\$54.46
\$60,000	\$2.49	\$2.49	\$2.77	\$2.77	\$3.60	\$4.98	\$7.48	\$11.63	\$18.00	\$24.37	\$39.32	\$65.35
\$70,000	\$2.91	\$2.91	\$3.23	\$3.23	\$4.20	\$5.82	\$8.72	\$13.57	\$21.00	\$28.43	\$45.88	\$76.25
\$80,000	\$3.32	\$3.32	\$3.69	\$3.69	\$4.80	\$6.65	\$9.97	\$15.51	\$24.00	\$32.49	\$52.43	\$87.14
\$90,000	\$3.74	\$3.74	\$4.15	\$4.15	\$5.40	\$7.48	\$11.22	\$17.45	\$27.00	\$36.55	\$58.98	\$98.03
\$100,000	\$4.15	\$4.15	\$4.62	\$4.62	\$6.00	\$8.31	\$12.46	\$19.38	\$30.00	\$40.62	\$65.54	\$108.92
\$150,000	\$6.23	\$6.23	\$6.92	\$6.92	\$9.00	\$12.46	\$18.69	\$29.08	\$45.00	\$60.92	\$98.31	\$163.38
\$200,000	\$8.31	\$8.31	\$9.23	\$9.23	\$12.00	\$16.62	\$24.92	\$38.77	\$60.00	\$81.23	\$131.08	\$217.85
\$250,000	\$10.38	\$10.38	\$11.54	\$11.54	\$15.00	\$20.77	\$31.15	\$48.46	\$75.00	\$101.54	\$163.85	\$272.31
\$300,000	\$12.46	\$12.46	\$13.85	\$13.85	\$18.00	\$24.92	\$37.38	\$58.15	\$90.00	\$121.85	\$196.62	\$326.77

Employee Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.090
20-24	\$0.090
25-29	\$0.100
30-34	\$0.100
35-39	\$0.130
40-44	\$0.180
45-49	\$0.270
50-54	\$0.420
55-59	\$0.650
60-64	\$0.880
65-69	\$1.420
70-74	\$2.360
75+	\$6.950

  

Dependent Life (Children)	
Monthly Premium per Family	
Life/AD&D	
\$5,000	\$0.60
\$10,000	\$1.20

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Spouse Supplemental Life/AD&D Monthly rates per \$1,000	
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25-29	\$0.100
30-34	\$0.100
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45-49	\$0.270
50-54	\$0.420
55-59	\$0.650
60-64	\$0.880
65-69	\$1.420
70-74	\$2.360
75+	\$6.950

  

Dependent Life (Children) Monthly Premium per Family Life/AD&D	
\$5,000	\$0.60
\$10,000	\$1.20