

Health+ Supplemental Term Life Insurance

CIGNA Voluntary Employee Term Life Insurance	
Eligibility	Class 1: All active, full-time salaried employees and full-time hourly non-crew employees enrolled in the medical plan who are regularly working the minimum number of hours per week as required. Class 2: All active, full-time hourly employees enrolled in the medical plan who are regularly working a minimum of 30 hours per week, excluding hourly non-crew employees. Class 3: All active, full-time salaried Employees and full-time hourly non-crew employees not enrolled in the medical plan who are regularly working the minimum number of hours per week as required. Class 4: All active, full-time hourly employees not enrolled in the medical plan who are regularly working a minimum of 30 hours per week, excluding hourly non-crew employees.
Maximum Benefit Amount	Class 1 - \$100,000 Class 2 - \$50,000 Class 3 - \$100,000 Class 4 - \$50,000
Guaranteed Issue	Class 1 - \$50,000 Class 2 - \$50,000 Class 3 - \$50,000 Class 4 - \$50,000
Dependent Guaranteed Issue	Spouse: \$10,000 Child: all guaranteed issue
Medical Underwriting Requirement	At initial eligibility no medical underwriting is required. If you choose to waive coverage at this time, but at a later date decide to enroll, medical underwriting will be required for any amount of supplemental term life insurance and insurer must approve coverage.
Age Reduction Schedule	Coverage reduces to 65% of the original amount at age 65 and 50% of the original amount at age 70.
Dependent Eligibility	Employees must participate in voluntary plan for dependents to participate.
Spouse Life Benefit	50% of Employee-only coverage, Up to maximum of \$50,000 Units of \$5,000
Child Life Benefit	Coverage begins at age 14 days to 6 months at \$500. 6 months to 25 years in units of \$5,000 Up to maximum of \$10,000

Supplemental Term Life Insurance - Monthly Premium

Primary	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
under 30	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
30-34	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
35-39	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
40-44	\$1.90	\$3.80	\$5.70	\$7.60	\$9.50	\$11.40	\$13.30	\$15.20	\$17.10	\$19.00
45-49	\$2.90	\$5.80	\$8.70	\$11.60	\$14.50	\$17.40	\$20.30	\$23.20	\$26.10	\$29.00
50-54	\$4.20	\$8.40	\$12.60	\$16.80	\$21.00	\$25.20	\$29.40	\$33.60	\$37.80	\$42.00
55-59	\$8.30	\$16.60	\$24.90	\$33.20	\$41.50	\$49.80	\$58.10	\$66.40	\$74.70	\$83.00
60-64	\$12.70	\$25.40	\$38.10	\$50.80	\$63.50	\$76.20	\$88.90	\$101.60	\$114.30	\$127.00
65-69	\$24.00	\$48.00	\$72.00	\$96.00	\$120.00	\$144.00	\$168.00	\$192.00	\$216.00	\$240.00
70+	\$39.70	\$79.40	\$119.10	\$158.80	\$198.50	\$238.20	\$277.90	\$317.60	\$357.30	\$397.00

Spouse	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
under 30	\$0.44	\$0.88	\$1.32	\$1.76	\$2.20	\$2.64	\$3.08	\$3.52	\$3.96	\$4.40
30-34	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$4.55	\$5.20	\$5.85	\$6.50
35-39	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75	\$4.50	\$5.25	\$6.00	\$6.75	\$7.50
40-44	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
45-49	\$1.75	\$3.50	\$5.25	\$7.00	\$8.75	\$10.50	\$12.25	\$14.00	\$15.75	\$17.50
50-54	\$2.55	\$5.10	\$7.65	\$10.20	\$12.75	\$15.30	\$17.85	\$20.40	\$22.95	\$25.50
55-59	\$4.95	\$9.90	\$14.85	\$19.80	\$24.75	\$29.70	\$34.65	\$39.60	\$44.55	\$49.50
60-64	\$7.55	\$15.10	\$22.65	\$30.20	\$37.75	\$45.30	\$52.85	\$60.40	\$67.95	\$75.50
65-69	\$14.55	\$29.10	\$43.65	\$58.20	\$72.75	\$87.30	\$101.85	\$116.40	\$130.95	\$145.50
70+	\$23.55	\$47.10	\$70.65	\$94.20	\$117.75	\$141.30	\$164.85	\$188.40	\$211.95	\$235.50

	\$5,000	\$10,000
Children	\$1.10	\$2.20