



Health +

Supplemental AD&D Insurance

Eligibility	Class 1: All Salaried and Full-time hourly “non-crew” employees may purchase up to \$100,000 Class 2: All Part-time hourly employees that work an average of 20 hours or more per week may purchase up to \$50,000
Employee Maximum Benefit Amount	Class 1: Units of \$10,000 up to \$100,000 Class 2: Units of \$10,000 up to \$50,000
Spouse Maximum Benefit Amount	Class 1: \$50,000, increments \$5,000 Class 2: \$10,000, increments \$2,000
Child Maximum Benefit Amount	Class 1: \$25,000, increments \$5,000 Class 2: \$10,000, increments \$2,000
Age Reduction Schedule	Coverage reduces to 65% of the original amount at age 65-69 and to 50% of the original amount at age 70 or over.

Supplemental Accident Insurance Monthly Premium

Employee Rates

Coverage Amount – Class 1: Salaried Employees and Full Time Hourly Non-Crew	Total Monthly Premium	Coverage Amount-Class 2: Part Time Employees working an avg. of 20 hours or more per week	Total Monthly Premium
\$10,000	\$0.30	\$10,000	\$0.30
\$20,000	\$0.60	\$20,000	\$0.60
\$30,000	\$0.90	\$30,000	\$0.90
\$40,000	\$1.20	\$40,000	\$1.20
\$50,000	\$1.50	\$50,000	\$1.50
\$60,000	\$1.80		
\$70,000	\$2.10		
\$80,000	\$2.40		
\$90,000	\$2.70		
\$100,000	\$3.00		

Spouse Rates

Coverage Amount – Class 1: Salaried Employees and Full Time Hourly Non-Crew	Total Monthly Premium	Coverage Amount-Class 2: Part Time Employees working an avg. of 20 hours or more per week	Total Monthly Premium
\$5,000	\$0.15	\$2,000	\$0.06
\$10,000	\$0.30	\$4,000	\$0.12
\$15,000	\$0.45	\$6,000	\$0.18
\$20,000	\$0.60	\$8,000	\$0.24
\$25,000	\$0.75	\$10,000	\$0.30
\$30,000	\$0.90		
\$35,000	\$1.05		
\$40,000	\$1.20		
\$45,000	\$1.35		
\$50,000	\$1.50		

Child Rates

Coverage Amount – Class 1: Salaried Employees and Full Time Hourly Non-Crew	Total Monthly Premium	Coverage Amount-Class 2: Part Time Employees working an avg. of 20 hours or more per week	Total Monthly Premium
\$5,000	\$0.15	\$2,000	\$0.06
\$10,000	\$0.30	\$4,000	\$0.12
\$15,000	\$0.45	\$6,000	\$0.18
\$20,000	\$0.60	\$8,000	\$0.24
\$25,000	\$0.75	\$10,000	\$0.30