

Monthly Rates and Worksheet for Jefferson Labs Employees
Rates are guaranteed through March 31, 2009

Supplemental Life Coverage

Employee Age as of April 1 of the current year	Under 25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
Monthly rate per \$1,000 of coverage	\$.05	.05	.06	.08	.10	.14	.23	.42	.59	1.12	1.82

Supplemental Dependent Life Coverage

Employee Age as of April 1 of the current year	15-19	20-24	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
Monthly rate per \$1,000 of spouse coverage	\$03	.03	.03	.05	.06	.07	.10	.16	.25	.41	.73	1.27

Cost for child coverage (\$10,000):

\$.08

To determine your monthly premium, find the appropriate rate in the table above and multiply it by the number of thousands of dollars of insurance you wish to purchase. The following example will help to illustrate the calculation.

Example: \$100,000 Supplemental Life Coverage Example

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|--|---------------|--------------|
| 1. Enter the rate from the table (assume age is 36) | <u>\$.08</u> | \$ _____ (1) |
| 2. Enter the amount of insurance in thousand of dollars (Example: for \$100,000 of coverage enter \$100) | <u>100</u> | _____ (2) |
| 3. Monthly premium (1) x (2) | <u>\$8.00</u> | \$ _____ (3) |

Repeat the three easy steps above to determine the cost for each coverage selected.