

Employee Supplemental Life and AD&D – Current Monthly Cost by Age Band

Current Monthly Rates per \$1,000:

Coverage	Age <25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.95	0.95	0.95	0.95	2.98	2.98	5.21	9.41	12.86	0.00	0.00	0.00
\$20,000	1.90	1.90	1.90	1.90	5.96	5.96	10.42	18.82	25.72	0.00	0.00	0.00
\$30,000	2.85	2.85	2.85	2.85	8.94	8.94	15.63	28.23	38.58	0.00	0.00	0.00
\$40,000	3.80	3.80	3.80	3.80	11.92	11.92	20.84	37.64	51.44	0.00	0.00	0.00
\$50,000	4.75	4.75	4.75	4.75	14.90	14.90	26.05	47.05	64.30	0.00	0.00	0.00
\$60,000	5.70	5.70	5.70	5.70	17.88	17.88	31.26	56.46	77.16	0.00	0.00	0.00
\$70,000	6.65	6.65	6.65	6.65	20.86	20.86	36.47	65.87	90.02	0.00	0.00	0.00
\$80,000	7.60	7.60	7.60	7.60	23.84	23.84	41.68	75.28	102.88	0.00	0.00	0.00
\$90,000	8.55	8.55	8.55	8.55	26.82	26.82	46.89	84.69	115.74	0.00	0.00	0.00
\$100,000	9.50	9.50	9.50	9.50	29.80	29.80	52.10	94.10	128.60	0.00	0.00	0.00
\$110,000	10.45	10.45	10.45	10.45	32.78	32.78	57.31	103.51	141.46	0.00	0.00	0.00
\$120,000	11.40	11.40	11.40	11.40	35.76	35.76	62.52	112.92	154.32	0.00	0.00	0.00
\$130,000	12.35	12.35	12.35	12.35	38.74	38.74	67.73	122.33	167.18	0.00	0.00	0.00
\$140,000	13.30	13.30	13.30	13.30	41.72	41.72	72.94	131.74	180.04	0.00	0.00	0.00
\$150,000	14.25	14.25	14.25	14.25	44.70	44.70	78.15	141.15	192.90	0.00	0.00	0.00
\$160,000	15.20	15.20	15.20	15.20	47.68	47.68	83.36	150.56	205.76	0.00	0.00	0.00
\$170,000	16.15	16.15	16.15	16.15	50.66	50.66	88.57	159.97	218.62	0.00	0.00	0.00
\$180,000	17.10	17.10	17.10	17.10	53.64	53.64	93.78	169.38	231.48	0.00	0.00	0.00
\$190,000	18.05	18.05	18.05	18.05	56.62	56.62	98.99	178.79	244.34	0.00	0.00	0.00
\$200,000	19.00	19.00	19.00	19.00	59.60	59.60	104.20	188.20	257.20	0.00	0.00	0.00
\$210,000	19.95	19.95	19.95	19.95	62.58	62.58	109.41	197.61	270.06	0.00	0.00	0.00
\$220,000	20.90	20.90	20.90	20.90	65.56	65.56	114.62	207.02	282.92	0.00	0.00	0.00
\$230,000	21.85	21.85	21.85	21.85	68.54	68.54	119.83	216.43	295.78	0.00	0.00	0.00
\$240,000	22.80	22.80	22.80	22.80	71.52	71.52	125.04	225.84	308.64	0.00	0.00	0.00
\$250,000	23.75	23.75	23.75	23.75	74.50	74.50	130.25	235.25	321.50	0.00	0.00	0.00

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:

$$\frac{\text{Benefit Amount}}{\text{Rate}} \times \text{Rate} = \text{Subtotal} \div 1,000 = \text{Monthly Cost} \times 12 = \text{Annual Cost} \div 12 = \text{Monthly Cost}$$

(See top row above)

Rates shown are current as of the effective date and are subject to change over time.
 Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.
 Any applicable age-related benefit reductions are not included.
 UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.
 UnitedHealthcare Accident Protection plan is provided by UnitedHealthcare Insurance Company and its affiliates. In Texas, it is provided on Policy Form UHCAC-POL-1-TX (01/12).

Spouse Supplemental Life and AD&D – Current Monthly Cost by Age Band

Current Monthly Rates per \$1,000:

Coverage	Age											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	0.48	0.48	0.48	0.48	1.49	1.49	2.61	4.71	6.43	0.00	0.00	0.00
\$10,000	0.95	0.95	0.95	0.95	2.98	2.98	5.21	9.41	12.86	0.00	0.00	0.00
\$15,000	1.43	1.43	1.43	1.43	4.47	4.47	7.82	14.12	19.29	0.00	0.00	0.00
\$20,000	1.90	1.90	1.90	1.90	5.96	5.96	10.42	18.82	25.72	0.00	0.00	0.00
\$25,000	2.38	2.38	2.38	2.38	7.45	7.45	13.03	23.53	32.15	0.00	0.00	0.00
\$30,000	2.85	2.85	2.85	2.85	8.94	8.94	15.63	28.23	38.58	0.00	0.00	0.00
\$35,000	3.33	3.33	3.33	3.33	10.43	10.43	18.24	32.94	45.01	0.00	0.00	0.00
\$40,000	3.80	3.80	3.80	3.80	11.92	11.92	20.84	37.64	51.44	0.00	0.00	0.00
\$45,000	4.28	4.28	4.28	4.28	13.41	13.41	23.45	42.35	57.87	0.00	0.00	0.00
\$50,000	4.75	4.75	4.75	4.75	14.90	14.90	26.05	47.05	64.30	0.00	0.00	0.00
\$55,000	5.23	5.23	5.23	5.23	16.39	16.39	28.66	51.76	70.73	0.00	0.00	0.00
\$60,000	5.70	5.70	5.70	5.70	17.88	17.88	31.26	56.46	77.16	0.00	0.00	0.00
\$65,000	6.18	6.18	6.18	6.18	19.37	19.37	33.87	61.17	83.59	0.00	0.00	0.00
\$70,000	6.65	6.65	6.65	6.65	20.86	20.86	36.47	65.87	90.02	0.00	0.00	0.00
\$75,000	7.13	7.13	7.13	7.13	22.35	22.35	39.08	70.58	96.45	0.00	0.00	0.00
\$80,000	7.60	7.60	7.60	7.60	23.84	23.84	41.68	75.28	102.88	0.00	0.00	0.00
\$85,000	8.08	8.08	8.08	8.08	25.33	25.33	44.29	79.99	109.31	0.00	0.00	0.00
\$90,000	8.55	8.55	8.55	8.55	26.82	26.82	46.89	84.69	115.74	0.00	0.00	0.00
\$95,000	9.03	9.03	9.03	9.03	28.31	28.31	49.50	89.40	122.17	0.00	0.00	0.00
\$100,000	9.50	9.50	9.50	9.50	29.80	29.80	52.10	94.10	128.60	0.00	0.00	0.00

*Spouse rate is based on Spouse's age.

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:

$$\frac{\text{Benefit Amount}}{\text{Rate (See top row above)}} \times \text{Rate} = \text{Subtotal} \div 1,000 = \text{Monthly Cost} \times 12 = \text{Annual Cost} \div 12 = \text{Monthly Cost}$$

Child(ren) Supplemental Life and AD&D – Current Monthly Cost

Monthly Rate per \$1,000 \$0.12	\$10,000
	1.20

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