

YOUR FLEXIBLE BENEFITS PROGRAM
(A flexible benefits program for excluded employees)

ENROLLMENT/CHANGE FORM

PLEASE RETAIN A COPY OF THIS FORM AND ALL ATTACHMENTS FOR YOUR RECORDS

You must complete this form if you are unable to enroll on line. Your form must be received within the open enrollment period or within 30 days of hire or becoming eligible, or within 60 days of a life event change.

You must complete this form if you want to:

- receive annual Flex Credits;
- choose how to have excess flex credits assigned;
- make the right choices for benefit coverage for you and your family;
- make changes to your existing coverage for you and your family.

Your completed form must be received by the Benefits Service Centre within the above timeframes. If it is not received within this timeframe:

- you will be assigned the default package of coverage, or (for subsequent enrollment) your coverage will remain in your previously selected plans; and
- any excess Flex Credits will be defaulted to Taxable Cash and be paid to you as taxable income on a prorated monthly basis.

Please ensure you complete this form, sign and date it, and return it to the Benefits Service Centre, Telus Sourcing Solutions, Block E, 2261 Keating Cross Road, Saanichton BC V8M 2A5. Questions? Please contact the Benefits Service Centre at 1-877-277-0772 or via e-mail at BenefitsServiceCentre@telus.com.

A. EMPLOYEE INFORMATION

EMPLOYEE NAME:	EMPLOYEE NO.:
EMPLOYEE HOME ADDRESS:	
MINISTRY:	
DATE OF BIRTH:	GENDER: <input type="checkbox"/> FEMALE <input type="checkbox"/> MALE
DEPT. ID (MINISTRY & PAYLIST):	INTERNAL USE ONLY:

B. PURPOSE OF THIS APPLICATION: (MARK WITH AN X)

ENROLL: INITIAL OR SUBSEQUENT

CHANGE: REASON FOR CHANGE MUST BE COMPLETED (I.E. BIRTH, MARRIAGE, DIVORCE, DEATH)

DATE OF EVENT:

SPECIFY: ADD REMOVE/CANCEL

C. DEPENDENT INFORMATION

In order to select family coverage for any of the health plans you will need to enroll your dependents. Claims will only be paid for those dependents which have been enrolled. If adding or cancelling a dependent, provide the following information for that dependent only. All other dependent information will remain unchanged.

ADD/CANCEL DEPENDENT	LAST NAME	FIRST NAME	RELATIONSHIP TYPE	DATE OF BIRTH (DD/MM/YYYY)	GENDER M/F	FULL TIME STUDENT AGE 19-25	DISABLED
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

***PROVIDE GUARDIANSHIP PAPERS (IF APPLICABLE)**

***PROVIDE NAME OF SCHOOL DEPENDENT IS ATTENDING (IF DESIGNATED AS A STUDENT BETWEEN THE AGE OF 19-25)**

***PROVIDE DISABLED DOCUMENTATION (IF APPLICABLE)**

D. BENEFIT PLANS: (MARK WITH AN X)**MSP**

EMPLOYEES WHO ARE NEW HIRES, ENROLLING DUE TO LIFE EVENT CHANGES, OR ARE CURRENTLY NOT ENROLLED IN THE MEDICAL SERVICES PLAN, YOU MUST COMPLETE THE ATTACHED MSP APPLICATION FOR GROUP ENROLLMENT FORM, OR MSP GROUP CHANGE FORM & SUBMIT WITH THIS PACKAGE.

OPTIONS: COVERAGE WAIVE COVERAGE: (BC RESIDENTS ARE REQUIRED TO BE ENROLLED IN MSP)**COVERAGE LEVEL:** EMPLOYEE EMPLOYEE + 1 EMPLOYEE + 2 OR MORE**LIST NAMES OF SPOUSE/DEPENDENT (S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)**

EXTENDED HEALTH**OPTIONS:** WAIVE COVERAGE (SHOULD HAVE COVERAGE ELSEWHERE) OPTION 1 OPTION 2 OPTION 3 OPTION 4 OPTION 5 (2 YEAR LOCK IN)**COVERAGE LEVEL:** EMPLOYEE EMPLOYEE + 1 EMPLOYEE + 2 OR MORE**LIST NAMES OF SPOUSE/DEPENDENT(S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)**

DENTAL**OPTIONS:** WAIVE COVERAGE OPTION 1 OPTION 2 OPTION 3 OPTION 4 OPTION 5 OPTION 6 (2 YEAR LOCK IN)**COVERAGE LEVEL:** EMPLOYEE EMPLOYEE + 1 EMPLOYEE + 2 OR MORE**LIST NAMES OF SPOUSE/DEPENDENT(S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)**

EMPLOYEE BASIC LIFE INSURANCE

EVIDENCE OF INSURABILITY IS NOT REQUIRED FOR THE FIRST ENROLLMENT. AFTERWARDS, ALL INCREASES REQUIRE EVIDENCE OF INSURABILITY, i.e. SUBSEQUENT ANNUAL ENROLLMENTS AND/OR LIFE EVENT CHANGES.

OPTIONS: OPTION 1 (\$25,000) OPTION 2 (\$80,000) OPTION 3 (3 x ANNUAL SALARY MINIMUM \$80,000)**SMOKER STATUS DECLARATION**

EMPLOYEE SMOKER STATUS: (NOTE: IF SMOKER STATUS IS NOT INDICATED (YES OR NO), YOU WILL BE CONSIDERED A SMOKER FOR PURPOSES OF DETERMINING COSTS.)

IN THE LAST 12 MONTHS, HAVE YOU SMOKED CIGARETTES?

 YES NO

SPOUSE SMOKER STATUS: (NOTE: IF SMOKER STATUS IS NOT INDICATED (YES OR NO), YOUR SPOUSE/PARTNER WILL BE CONSIDERED A SMOKER FOR PURPOSES OF DETERMINING COSTS.)

IN THE LAST 12 MONTHS, HAS YOUR SPOUSE/PARTNER SMOKED CIGARETTES?

 YES NO

EMPLOYEE OPTIONAL LIFE INSURANCE

ONLY AVAILABLE IF YOU HAVE PICKED OPTION 3 OF EMPLOYEE BASIC LIFE INSURANCE. EVIDENCE OF INSURABILITY IS REQUIRED FOR COVERAGE **OVER** \$50,000 FOR THE FIRST ENROLLMENT. AFTERWARDS, ALL OPTIONAL COVERAGE OR INCREASES IN COVERAGE REQUIRES EVIDENCE OF INSURABILITY, I.E. SUBSEQUENT ANNUAL ENROLLMENTS AND/OR LIFE EVENT CHANGES.

OPTIONS:

WAIVE COVERAGE

COVERAGE
(FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO **APPENDIX A**)

ENTER AMOUNT OF COVERAGE IN UNITS OF \$25,000 (\$25K-\$1M); EVIDENCE OF INSURABILITY MAY BE REQUIRED:

CONFIRM DETAILS:

FEMALE MALE SMOKER NON SMOKER

AGE CATEGORY:

ANNUAL PREMIUM
AMOUNT \$

OPTIONAL FAMILY FUNERAL BENEFIT

SPOUSE \$10,000 / DEPENDENT \$5,000 – INCLUDES ELIGIBLE SPOUSE AND /OR ALL ELIGIBLE DEPENDENTS

OPTIONS:

WAIVE COVERAGE

COVERAGE

SPOUSE OPTIONAL LIFE INSURANCE

EVIDENCE OF INSURABILITY IS REQUIRED FOR COVERAGE **OVER** \$50,000 FOR THE FIRST ENROLLMENT. AFTERWARDS, ALL OPTIONAL COVERAGE OR INCREASES IN COVERAGE REQUIRES EVIDENCE OF INSURABILITY, I.E. SUBSEQUENT ANNUAL ENROLLMENTS AND/OR LIFE EVENT CHANGES.

OPTIONS:

WAIVE COVERAGE

COVERAGE
(FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO **APPENDIX B**)

ENTER AMOUNT OF COVERAGE IN UNITS OF \$25,000 (\$25K-\$500K); EVIDENCE OF INSURABILITY MAY BE REQUIRED:

CONFIRM DETAILS:

FEMALE MALE SMOKER NON SMOKER

AGE CATEGORY:

ANNUAL PREMIUM
AMOUNT \$

LIST NAME OF SPOUSE TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)

CHILD OPTIONAL LIFE INSURANCE

OPTIONS:

WAIVE COVERAGE

COVERAGE
(FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO **APPENDIX C**)

ENTER AMOUNT OF COVERAGE IN UNITS OF \$5,000 (\$5K-\$20K):

CONFIRM DETAILS:

ANNUAL PREMIUM AMOUNT \$

LIST NAMES OF DEPENDENT(S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)

EMPLOYEE OPTIONAL AD & D INSURANCE

OPTIONS:

WAIVE COVERAGE

COVERAGE
(FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO **APPENDIX D**)

ENTER AMOUNT OF COVERAGE IN UNITS OF \$25,000 (\$25K-\$500K):

CONFIRM DETAILS:

ANNUAL PREMIUM AMOUNT \$

SPOUSE OPTIONAL AD & D INSURANCE	
OPTIONS:	
<input type="checkbox"/> WAIVE COVERAGE	
<input type="checkbox"/> COVERAGE (FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO APPENDIX D)	ENTER AMOUNT OF COVERAGE IN UNITS OF \$25,000 (\$25K-\$500K):
CONFIRM DETAILS:	
ANNUAL PREMIUM AMOUNT \$	
LIST NAME OF SPOUSE TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)	

CHILD OPTIONAL AD & D INSURANCE	
OPTIONS:	
<input type="checkbox"/> WAIVE COVERAGE	
<input type="checkbox"/> COVERAGE (FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO APPENDIX E)	ENTER AMOUNT OF COVERAGE IN UNITS OF \$10,000 (\$10K-\$250K):
CONFIRM DETAILS:	
ANNUAL PREMIUM AMOUNT \$	
LIST NAMES OF DEPENDENT(S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)	

HEALTH SPENDING ACCOUNT	
OPTIONS:	
IMPORTANT!	
<ul style="list-style-type: none"> • THIS OPTION IS ONLY AVAILABLE DURING THE OPEN ENROLMENT PERIOD OR INITIAL ENROLMENT. NOT APPLICABLE TO LIFE CHANGE EVENTS. • IF YOU WISH TO ALLOCATE ALL OR SOME OF YOUR FLEX CREDITS TO THE HEALTH SPENDING ACCOUNT, YOU MUST SELECT "HEALTH SPENDING ACCOUNT" BELOW AND ENTER THE AMOUNT OF CREDITS TO BE ALLOCATED TO THE H.S.A. • IF YOU DO NOT MAKE A SELECTION BELOW, YOUR FLEX CREDITS WILL AUTOMATICALLY DEFAULT TO "WAIVE" AND BE PAID IN TAXABLE CASH. 	
<input type="checkbox"/> HEALTH SPENDING ACCOUNT (REQUIRED THAT YOU ENTER A PLEDGE AMOUNT) \$_____ (ANY REMAINING CREDITS WILL BE PAID IN TAXABLE CASH)	
<input type="checkbox"/> WAIVE (ALL FLEX CREDITS WILL BE PAID IN CASH).	

AUTHORIZATION
<p>I certify that the information given on this form is true, correct and complete to the best of my knowledge. I understand that I may be required to provide proof or evidence of this information. I understand that premium rates for optional term life insurance are based on the individual's age, sex, and smoker/non-smoker status. If I have selected non-smoker rates, I understand to qualify that the insured individual must have not smoked cigarettes for the last 12 months.</p> <p>I am also authorizing the employer to send necessary personal information to the benefit providers to initiate and maintain my coverage. By submitting my benefit choices I am authorizing the employer to take deductions, if applicable, from my paycheque to pay for my benefit costs.</p> <p>Freedom of Information and Protection of Privacy Act (FOIPPA)</p> <p>The personal information requested on this form is collected for the purpose of administering the Public Service Benefit Plan Act and is in accordance with the Freedom of Information and Protection of Privacy Act. Questions about the use and collection of this information can be directed to the FOI designate at 1 877 277-0772, Telus Sourcing Solutions, Block E, 2261 Keating Cross Road, Saanichton BC V8M 2A5.</p>

**Please sign and return this form to the Benefits Service Centre, Telus Sourcing Solutions,
Block E, 2261 Keating Cross Road, Saanichton BC V8M 2A5**

EMPLOYEE SIGNATURE:	DATE:

PLEASE RETAIN A COPY OF THIS FORM AND ALL ATTACHMENTS FOR YOUR RECORDS	
OFFICE USE ONLY:	
DATE RECEIVED:	
KEYED BY:	

EMPLOYEE OPTIONAL LIFE INSURANCE TABLE – APPENDIX A

UNITS OF COVERAGE	UNDER 35 MALE N/S	UNDER 35 MALE SMOKER	UNDER 35 FEMALE N/S	UNDER 35 FEMALE SMOKER	AGE 35-39 MALE N/S	AGE 35-39 MALE SMOKER	AGE 35-39 FEMALE N/S	AGE 35-39 FEMALE SMOKER	AGE 40-44 MALE N/S	AGE 40-44 MALE SMOKER	AGE 40-44 FEMALE N/S	AGE 40-44 FEMALE SMOKER	AGE 45-49 MALE N/S	AGE 45-49 MALE SMOKER	AGE 45-49 FEMALE N/S	AGE 45-49 FEMALE SMOKER	AGE 50-54 MALE N/S	AGE 50-54 MALE SMOKER	AGE 50-54 FEMALE N/S	AGE 50-54 FEMALE SMOKER	AGE 55-59 MALE N/S	AGE 55-59 MALE SMOKER	AGE 55-59 FEMALE N/S	AGE 55-59 FEMALE SMOKER	AGE 60-64 MALE N/S	AGE 60-64 MALE SMOKER	AGE 60-64 FEMALE N/S	AGE 60-64 FEMALE SMOKER
\$25,000	\$15.00	\$30.00	\$9.00	\$12.00	\$15.00	\$33.00	\$12.00	\$18.00	\$21.00	\$54.00	\$18.00	\$30.00	\$45.00	\$99.00	\$30.00	\$54.00	\$84.00	\$168.00	\$48.00	\$87.00	\$138.00	\$285.00	\$78.00	\$132.00	\$183.00	\$381.00	\$105.00	\$183.00
\$50,000	\$30.00	\$60.00	\$18.00	\$24.00	\$30.00	\$66.00	\$24.00	\$36.00	\$42.00	\$108.00	\$36.00	\$60.00	\$90.00	\$198.00	\$60.00	\$108.00	\$168.00	\$336.00	\$96.00	\$174.00	\$276.00	\$570.00	\$156.00	\$264.00	\$366.00	\$762.00	\$210.00	\$366.00
\$75,000	\$45.00	\$90.00	\$27.00	\$36.00	\$45.00	\$99.00	\$36.00	\$54.00	\$63.00	\$162.00	\$54.00	\$90.00	\$135.00	\$297.00	\$90.00	\$162.00	\$252.00	\$504.00	\$144.00	\$261.00	\$414.00	\$855.00	\$234.00	\$396.00	\$549.00	\$1,143.00	\$315.00	\$549.00
\$100,000	\$60.00	\$120.00	\$36.00	\$48.00	\$60.00	\$132.00	\$48.00	\$72.00	\$84.00	\$216.00	\$72.00	\$120.00	\$180.00	\$396.00	\$120.00	\$216.00	\$336.00	\$672.00	\$192.00	\$348.00	\$552.00	\$1,140.00	\$312.00	\$528.00	\$732.00	\$1,524.00	\$420.00	\$732.00
\$125,000	\$75.00	\$150.00	\$45.00	\$60.00	\$75.00	\$165.00	\$60.00	\$90.00	\$105.00	\$270.00	\$90.00	\$150.00	\$225.00	\$495.00	\$150.00	\$270.00	\$420.00	\$840.00	\$240.00	\$435.00	\$690.00	\$1,425.00	\$390.00	\$660.00	\$915.00	\$1,905.00	\$525.00	\$915.00
\$150,000	\$90.00	\$180.00	\$54.00	\$72.00	\$90.00	\$198.00	\$72.00	\$108.00	\$126.00	\$324.00	\$108.00	\$180.00	\$270.00	\$594.00	\$180.00	\$324.00	\$504.00	\$1,008.00	\$288.00	\$522.00	\$828.00	\$1,710.00	\$468.00	\$792.00	\$1,098.00	\$2,286.00	\$630.00	\$1,098.00
\$175,000	\$105.00	\$210.00	\$63.00	\$84.00	\$105.00	\$231.00	\$84.00	\$126.00	\$147.00	\$378.00	\$126.00	\$210.00	\$315.00	\$693.00	\$210.00	\$378.00	\$588.00	\$1,176.00	\$336.00	\$609.00	\$966.00	\$1,995.00	\$546.00	\$924.00	\$1,281.00	\$2,667.00	\$735.00	\$1,281.00
\$200,000	\$120.00	\$240.00	\$72.00	\$96.00	\$120.00	\$264.00	\$96.00	\$144.00	\$168.00	\$432.00	\$144.00	\$240.00	\$360.00	\$792.00	\$240.00	\$432.00	\$672.00	\$1,344.00	\$384.00	\$696.00	\$1,104.00	\$2,280.00	\$624.00	\$1,056.00	\$1,464.00	\$3,048.00	\$840.00	\$1,464.00
\$225,000	\$135.00	\$270.00	\$81.00	\$108.00	\$135.00	\$297.00	\$108.00	\$162.00	\$189.00	\$486.00	\$162.00	\$270.00	\$405.00	\$891.00	\$270.00	\$486.00	\$756.00	\$1,512.00	\$432.00	\$783.00	\$1,242.00	\$2,565.00	\$702.00	\$1,188.00	\$1,647.00	\$3,429.00	\$945.00	\$1,647.00
\$250,000	\$150.00	\$300.00	\$90.00	\$120.00	\$150.00	\$330.00	\$120.00	\$180.00	\$210.00	\$540.00	\$180.00	\$300.00	\$450.00	\$990.00	\$300.00	\$540.00	\$840.00	\$1,680.00	\$480.00	\$870.00	\$1,380.00	\$2,850.00	\$780.00	\$1,320.00	\$1,830.00	\$3,810.00	\$1,050.00	\$1,830.00
\$275,000	\$165.00	\$330.00	\$99.00	\$132.00	\$165.00	\$363.00	\$132.00	\$198.00	\$231.00	\$594.00	\$198.00	\$330.00	\$495.00	\$1,089.00	\$330.00	\$594.00	\$924.00	\$1,848.00	\$528.00	\$957.00	\$1,518.00	\$3,135.00	\$858.00	\$1,452.00	\$2,013.00	\$4,191.00	\$1,155.00	\$2,013.00
\$300,000	\$180.00	\$360.00	\$108.00	\$144.00	\$180.00	\$396.00	\$144.00	\$216.00	\$252.00	\$648.00	\$216.00	\$360.00	\$540.00	\$1,188.00	\$360.00	\$648.00	\$1,008.00	\$2,016.00	\$576.00	\$1,044.00	\$1,656.00	\$3,420.00	\$936.00	\$1,584.00	\$2,196.00	\$4,572.00	\$1,260.00	\$2,196.00
\$325,000	\$195.00	\$390.00	\$117.00	\$156.00	\$195.00	\$429.00	\$156.00	\$234.00	\$273.00	\$702.00	\$234.00	\$390.00	\$585.00	\$1,287.00	\$390.00	\$702.00	\$1,092.00	\$2,184.00	\$624.00	\$1,131.00	\$1,794.00	\$3,705.00	\$1,014.00	\$1,716.00	\$2,379.00	\$4,953.00	\$1,365.00	\$2,379.00
\$350,000	\$210.00	\$420.00	\$126.00	\$168.00	\$210.00	\$462.00	\$168.00	\$252.00	\$294.00	\$756.00	\$252.00	\$420.00	\$630.00	\$1,386.00	\$420.00	\$756.00	\$1,176.00	\$2,352.00	\$672.00	\$1,218.00	\$1,932.00	\$3,990.00	\$1,092.00	\$1,848.00	\$2,562.00	\$5,334.00	\$1,470.00	\$2,562.00
\$375,000	\$225.00	\$450.00	\$135.00	\$180.00	\$225.00	\$495.00	\$180.00	\$270.00	\$315.00	\$810.00	\$270.00	\$450.00	\$675.00	\$1,485.00	\$450.00	\$810.00	\$1,260.00	\$2,520.00	\$720.00	\$1,305.00	\$2,070.00	\$4,275.00	\$1,170.00	\$1,980.00	\$2,745.00	\$5,715.00	\$1,575.00	\$2,745.00
\$400,000	\$240.00	\$480.00	\$144.00	\$192.00	\$240.00	\$528.00	\$192.00	\$288.00	\$336.00	\$864.00	\$288.00	\$480.00	\$720.00	\$1,584.00	\$480.00	\$864.00	\$1,344.00	\$2,688.00	\$768.00	\$1,392.00	\$2,208.00	\$4,560.00	\$1,248.00	\$2,112.00	\$2,928.00	\$6,096.00	\$1,680.00	\$2,928.00
\$425,000	\$255.00	\$510.00	\$153.00	\$204.00	\$255.00	\$561.00	\$204.00	\$306.00	\$357.00	\$918.00	\$306.00	\$510.00	\$765.00	\$1,683.00	\$510.00	\$918.00	\$1,428.00	\$2,856.00	\$816.00	\$1,479.00	\$2,346.00	\$4,845.00	\$1,326.00	\$2,244.00	\$3,111.00	\$6,477.00	\$1,785.00	\$3,111.00
\$450,000	\$270.00	\$540.00	\$162.00	\$216.00	\$270.00	\$594.00	\$216.00	\$324.00	\$378.00	\$972.00	\$324.00	\$540.00	\$810.00	\$1,782.00	\$540.00	\$972.00	\$1,512.00	\$3,024.00	\$864.00	\$1,566.00	\$2,484.00	\$5,130.00	\$1,404.00	\$2,376.00	\$3,294.00	\$6,858.00	\$1,890.00	\$3,294.00
\$475,000	\$285.00	\$570.00	\$171.00	\$228.00	\$285.00	\$627.00	\$228.00	\$342.00	\$399.00	\$1,026.00	\$342.00	\$570.00	\$855.00	\$1,881.00	\$570.00	\$1,026.00	\$1,596.00	\$3,192.00	\$912.00	\$1,653.00	\$2,622.00	\$5,415.00	\$1,482.00	\$2,508.00	\$3,477.00	\$7,239.00	\$1,995.00	\$3,477.00
\$500,000	\$300.00	\$600.00	\$180.00	\$240.00	\$300.00	\$660.00	\$240.00	\$360.00	\$420.00	\$1,080.00	\$360.00	\$600.00	\$900.00	\$1,980.00	\$600.00	\$1,080.00	\$1,680.00	\$3,360.00	\$960.00	\$1,740.00	\$2,760.00	\$5,700.00	\$1,560.00	\$2,640.00	\$3,660.00	\$7,620.00	\$2,100.00	\$3,660.00
\$525,000	\$315.00	\$630.00	\$189.00	\$252.00	\$315.00	\$693.00	\$252.00	\$378.00	\$441.00	\$1,134.00	\$378.00	\$630.00	\$945.00	\$2,079.00	\$630.00	\$1,134.00	\$1,764.00	\$3,528.00	\$1,008.00	\$1,827.00	\$2,898.00	\$5,985.00	\$1,638.00	\$2,772.00	\$3,843.00	\$8,001.00	\$2,205.00	\$3,843.00
\$550,000	\$330.00	\$660.00	\$198.00	\$264.00	\$330.00	\$726.00	\$264.00	\$396.00	\$462.00	\$1,188.00	\$396.00	\$660.00	\$990.00	\$2,178.00	\$660.00	\$1,188.00	\$1,848.00	\$3,696.00	\$1,056.00	\$1,914.00	\$3,036.00	\$6,270.00	\$1,716.00	\$2,904.00	\$4,026.00	\$8,382.00	\$2,310.00	\$4,026.00
\$575,000	\$345.00	\$690.00	\$207.00	\$276.00	\$345.00	\$759.00	\$276.00	\$414.00	\$483.00	\$1,242.00	\$414.00	\$690.00	\$1,035.00	\$2,277.00	\$690.00	\$1,242.00	\$1,932.00	\$3,864.00	\$1,104.00	\$2,001.00	\$3,174.00	\$6,555.00	\$1,794.00	\$3,036.00	\$4,209.00	\$8,763.00	\$2,415.00	\$4,209.00
\$600,000	\$360.00	\$720.00	\$216.00	\$288.00	\$360.00	\$792.00	\$288.00	\$432.00	\$504.00	\$1,296.00	\$432.00	\$720.00	\$1,080.00	\$2,376.00	\$720.00	\$1,296.00	\$2,016.00	\$4,032.00	\$1,152.00	\$2,088.00	\$3,312.00	\$6,840.00	\$1,872.00	\$3,168.00	\$4,392.00	\$9,144.00	\$2,520.00	\$4,392.00
\$625,000	\$375.00	\$750.00	\$225.00	\$300.00	\$375.00	\$825.00	\$300.00	\$450.00	\$525.00	\$1,350.00	\$450.00	\$750.00	\$1,125.00	\$2,475.00	\$750.00	\$1,350.00	\$2,100.00	\$4,200.00	\$1,200.00	\$2,175.00	\$3,450.00	\$7,125.00	\$1,950.00	\$3,300.00	\$4,575.00	\$9,525.00	\$2,625.00	\$4,575.00
\$650,000	\$390.00	\$780.00	\$234.00	\$312.00	\$390.00	\$858.00	\$312.00	\$468.00	\$546.00	\$1,404.00	\$468.00	\$780.00	\$1,170.00	\$2,574.00	\$780.00	\$1,404.00	\$2,184.00	\$4,368.00	\$1,248.00	\$2,262.00	\$3,588.00	\$7,410.00	\$2,028.00	\$3,432.00	\$4,758.00	\$9,906.00	\$2,730.00	\$4,758.00
\$675,000	\$405.00	\$810.00	\$243.00	\$324.00	\$405.00	\$891.00	\$324.00	\$486.00	\$567.00	\$1,458.00	\$486.00	\$810.00	\$1,215.00	\$2,673.00	\$810.00	\$1,458.00	\$2,268.00	\$4,536.00	\$1,296.00	\$2,349.00	\$3,726.00	\$7,695.00	\$2,106.00	\$3,564.00	\$4,941.00	\$10,287.00	\$2,835.00	\$4,941.00
\$700,000	\$420.00	\$840.00	\$252.00	\$336.00	\$420.00	\$924.00	\$336.00	\$504.00	\$588.00	\$1,512.00	\$504.00	\$840.00	\$1,260.00	\$2,772.00	\$840.00	\$1,512.00	\$2,352.00	\$4,704.00	\$1,344.00	\$2,436.00	\$3,864.00	\$7,980.00	\$2,184.00	\$3,696.00	\$5,124.00	\$10,668.00	\$2,940.00	\$5,124.00
\$725,000	\$435.00	\$870.00	\$261.00	\$348.00	\$435.00	\$957.00	\$348.00	\$522.00	\$609.00	\$1,566.00	\$522.00	\$870.00	\$1,305.00	\$2,871.00	\$870.00	\$1,566.00	\$2,436.00	\$4,872.00	\$1,392.00	\$2,523.00	\$4,002.00	\$8,265.00	\$2,262.00	\$3,828.00	\$5,307.00	\$11,049.00	\$3,045.00	\$5,307.00
\$750,000	\$450.00	\$900.00	\$270.00	\$360.00	\$450.00	\$990.00	\$360.00	\$540.00	\$630.00	\$1,620.00	\$540.00	\$900.00	\$1,350.00	\$2,970.00	\$900.00	\$1,620.00	\$2,520.00	\$5,040.00	\$1,440.00	\$2,610.00	\$4,140.00	\$8,550.00	\$2,340.00	\$3,960.00	\$5,490.00	\$11,430.00	\$3,150.00	\$5,490.00
\$775,000	\$465.00	\$930.00	\$279.00	\$372.00	\$465.00	\$1,023.00	\$372.00	\$558.00	\$651.00	\$1,674.00	\$558.00	\$930.00	\$1,395.00	\$3,069.00	\$930.00	\$1,674.00	\$2,604.00	\$5,208.00	\$1,488.00	\$2,697.00	\$4,278.00	\$8,835.00	\$2,418.00	\$4,092.00	\$5,673.00	\$11,811.00	\$3,255.00	\$5,673.00
\$800,000	\$480.00	\$960.00	\$288.00	\$384.00	\$480.00	\$1,056.00	\$384.00	\$576.00	\$672.00	\$1,728.00	\$576.00	\$960.00	\$1,440.00	\$3,168.00	\$960.00	\$1,728.00	\$2,688.00	\$5,376.00	\$1,536.00	\$2,784.00	\$4,416.00	\$9,120.00	\$2,496.00	\$4,224.00	\$5,856.00	\$12,192.00	\$3,360.00	\$5,856.00
\$825,000	\$495.00	\$990.00	\$297.00	\$396.00	\$495.00	\$1,089.00	\$396.00	\$594.00	\$693.00	\$1,782.00	\$594.00	\$990.00	\$1,485.00	\$3,267.00	\$990.00	\$1,782.00	\$2,772.00	\$5,544.00	\$1,584.00	\$2,871.00	\$4,554.00	\$9,405.00	\$2,574.00	\$4,356.00	\$6,039.00	\$12,573.00	\$3,465.00	\$6,039.00
\$850,000	\$510.00	\$1,020.00	\$306.00	\$408.00	\$510.00	\$1,122.00	\$408.00	\$612.00	\$714.00	\$1,836.00	\$612.00	\$1,020.00	\$1,530.00	\$3,366.00	\$1,020.00	\$1,836.00	\$2,856.00	\$5,712.00	\$1,632.00	\$2,958.00	\$4,692.00	\$9,690.00	\$2,652.00	\$4,488.00	\$6,222.00	\$12,954.00	\$3,570.00	\$6,222.00
\$875,000	\$525.00	\$1,050.00																										

SPOUSE OPTIONAL LIFE INSURANCE TABLE – APPENDIX B

UNITS OF COVERAGE	Under 35 Male N/S	Under 35 Male Smoker	Under 35 Female N/S	Under 35 Female Smoker	Age 35-39 Male N/S	Age 35-39 Male Smoker	Age 35-39 Female N/S	Age 35-39 Female Smoker	Age 40-44 Male N/S	Age 40-44 Male Smoker	Age 40-44 Female N/S	Age 40-44 Female Smoker	Age 45-49 Male N/S	Age 45-49 Male Smoker	Age 45-49 Female N/S	Age 45-49 Female Smoker	Age 50-54 Male N/S	Age 50-54 Male Smoker	Age 50-54 Female N/S	Age 50-54 Female Smoker	Age 55-59 Male N/S	Age 55-59 Male Smoker	Age 55-59 Female N/S	Age 55-59 Female Smoker	Age 60-64 Male N/S	Age 60-64 Male Smoker	Age 60-64 Female N/S	Age 60-64 Female Smoker
\$25,000	\$15.00	\$30.00	\$9.00	\$12.00	\$15.00	\$33.00	\$12.00	\$18.00	\$21.00	\$54.00	\$18.00	\$30.00	\$45.00	\$99.00	\$30.00	\$54.00	\$84.00	\$168.00	\$48.00	\$87.00	\$138.00	\$285.00	\$78.00	\$132.00	\$183.00	\$381.00	\$105.00	\$183.00
\$50,000	\$30.00	\$60.00	\$18.00	\$24.00	\$30.00	\$66.00	\$24.00	\$36.00	\$42.00	\$108.00	\$36.00	\$60.00	\$90.00	\$198.00	\$60.00	\$108.00	\$168.00	\$336.00	\$96.00	\$174.00	\$276.00	\$570.00	\$156.00	\$264.00	\$366.00	\$762.00	\$210.00	\$366.00
\$75,000	\$45.00	\$90.00	\$27.00	\$36.00	\$45.00	\$99.00	\$36.00	\$54.00	\$63.00	\$162.00	\$54.00	\$90.00	\$135.00	\$297.00	\$90.00	\$162.00	\$252.00	\$504.00	\$144.00	\$261.00	\$414.00	\$855.00	\$234.00	\$396.00	\$549.00	\$1,143.00	\$315.00	\$549.00
\$100,000	\$60.00	\$120.00	\$36.00	\$48.00	\$60.00	\$132.00	\$48.00	\$72.00	\$84.00	\$216.00	\$72.00	\$120.00	\$180.00	\$396.00	\$120.00	\$216.00	\$336.00	\$672.00	\$192.00	\$348.00	\$552.00	\$1,140.00	\$312.00	\$528.00	\$732.00	\$1,524.00	\$420.00	\$732.00
\$125,000	\$75.00	\$150.00	\$45.00	\$60.00	\$75.00	\$165.00	\$60.00	\$90.00	\$105.00	\$270.00	\$90.00	\$150.00	\$225.00	\$495.00	\$150.00	\$270.00	\$420.00	\$840.00	\$240.00	\$435.00	\$690.00	\$1,425.00	\$390.00	\$660.00	\$915.00	\$1,905.00	\$525.00	\$915.00
\$150,000	\$90.00	\$180.00	\$54.00	\$72.00	\$90.00	\$198.00	\$72.00	\$108.00	\$126.00	\$324.00	\$108.00	\$180.00	\$270.00	\$594.00	\$180.00	\$324.00	\$504.00	\$1,008.00	\$288.00	\$522.00	\$828.00	\$1,710.00	\$468.00	\$792.00	\$1,098.00	\$2,286.00	\$630.00	\$1,098.00
\$175,000	\$105.00	\$210.00	\$63.00	\$84.00	\$105.00	\$231.00	\$84.00	\$126.00	\$147.00	\$378.00	\$126.00	\$210.00	\$315.00	\$693.00	\$210.00	\$378.00	\$588.00	\$1,176.00	\$336.00	\$609.00	\$966.00	\$1,995.00	\$546.00	\$924.00	\$1,281.00	\$2,667.00	\$735.00	\$1,281.00
\$200,000	\$120.00	\$240.00	\$72.00	\$96.00	\$120.00	\$264.00	\$96.00	\$144.00	\$168.00	\$432.00	\$144.00	\$240.00	\$360.00	\$792.00	\$240.00	\$432.00	\$672.00	\$1,344.00	\$384.00	\$696.00	\$1,104.00	\$2,280.00	\$624.00	\$1,056.00	\$1,464.00	\$3,048.00	\$840.00	\$1,464.00
\$225,000	\$135.00	\$270.00	\$81.00	\$108.00	\$135.00	\$297.00	\$108.00	\$162.00	\$189.00	\$486.00	\$162.00	\$270.00	\$405.00	\$891.00	\$270.00	\$486.00	\$756.00	\$1,512.00	\$432.00	\$783.00	\$1,242.00	\$2,565.00	\$702.00	\$1,188.00	\$1,647.00	\$3,429.00	\$945.00	\$1,647.00
\$250,000	\$150.00	\$300.00	\$90.00	\$120.00	\$150.00	\$330.00	\$120.00	\$180.00	\$210.00	\$540.00	\$180.00	\$300.00	\$450.00	\$990.00	\$300.00	\$540.00	\$840.00	\$1,680.00	\$480.00	\$870.00	\$1,380.00	\$2,850.00	\$780.00	\$1,320.00	\$1,830.00	\$3,810.00	\$1,050.00	\$1,830.00
\$275,000	\$165.00	\$330.00	\$99.00	\$132.00	\$165.00	\$363.00	\$132.00	\$198.00	\$231.00	\$594.00	\$198.00	\$330.00	\$495.00	\$1,089.00	\$330.00	\$594.00	\$924.00	\$1,848.00	\$528.00	\$957.00	\$1,518.00	\$3,135.00	\$858.00	\$1,452.00	\$2,013.00	\$4,191.00	\$1,155.00	\$2,013.00
\$300,000	\$180.00	\$360.00	\$108.00	\$144.00	\$180.00	\$396.00	\$144.00	\$216.00	\$252.00	\$648.00	\$216.00	\$360.00	\$540.00	\$1,188.00	\$360.00	\$648.00	\$1,008.00	\$2,016.00	\$576.00	\$1,044.00	\$1,656.00	\$3,420.00	\$936.00	\$1,584.00	\$2,196.00	\$4,572.00	\$1,260.00	\$2,196.00
\$325,000	\$195.00	\$390.00	\$117.00	\$156.00	\$195.00	\$429.00	\$156.00	\$234.00	\$273.00	\$702.00	\$234.00	\$390.00	\$585.00	\$1,287.00	\$390.00	\$702.00	\$1,092.00	\$2,184.00	\$624.00	\$1,131.00	\$1,794.00	\$3,705.00	\$1,014.00	\$1,716.00	\$2,379.00	\$4,953.00	\$1,365.00	\$2,379.00
\$350,000	\$210.00	\$420.00	\$126.00	\$168.00	\$210.00	\$462.00	\$168.00	\$252.00	\$294.00	\$756.00	\$252.00	\$420.00	\$630.00	\$1,386.00	\$420.00	\$756.00	\$1,176.00	\$2,352.00	\$672.00	\$1,218.00	\$1,932.00	\$3,990.00	\$1,092.00	\$1,848.00	\$2,562.00	\$5,334.00	\$1,470.00	\$2,562.00
\$375,000	\$225.00	\$450.00	\$135.00	\$180.00	\$225.00	\$495.00	\$180.00	\$270.00	\$315.00	\$810.00	\$270.00	\$450.00	\$675.00	\$1,485.00	\$450.00	\$810.00	\$1,260.00	\$2,520.00	\$720.00	\$1,305.00	\$2,070.00	\$4,275.00	\$1,170.00	\$1,980.00	\$2,745.00	\$5,715.00	\$1,575.00	\$2,745.00
\$400,000	\$240.00	\$480.00	\$144.00	\$192.00	\$240.00	\$528.00	\$192.00	\$288.00	\$336.00	\$864.00	\$288.00	\$480.00	\$720.00	\$1,584.00	\$480.00	\$864.00	\$1,344.00	\$2,688.00	\$768.00	\$1,392.00	\$2,208.00	\$4,560.00	\$1,248.00	\$2,112.00	\$2,928.00	\$6,096.00	\$1,680.00	\$2,928.00
\$425,000	\$255.00	\$510.00	\$153.00	\$204.00	\$255.00	\$561.00	\$204.00	\$306.00	\$357.00	\$918.00	\$306.00	\$510.00	\$765.00	\$1,683.00	\$510.00	\$918.00	\$1,428.00	\$2,856.00	\$816.00	\$1,479.00	\$2,346.00	\$4,845.00	\$1,326.00	\$2,244.00	\$3,111.00	\$6,477.00	\$1,785.00	\$3,111.00
\$450,000	\$270.00	\$540.00	\$162.00	\$216.00	\$270.00	\$594.00	\$216.00	\$324.00	\$378.00	\$972.00	\$324.00	\$540.00	\$810.00	\$1,782.00	\$540.00	\$972.00	\$1,512.00	\$3,024.00	\$864.00	\$1,566.00	\$2,484.00	\$5,130.00	\$1,404.00	\$2,376.00	\$3,294.00	\$6,858.00	\$1,890.00	\$3,294.00
\$475,000	\$285.00	\$570.00	\$171.00	\$228.00	\$285.00	\$627.00	\$228.00	\$342.00	\$399.00	\$1,026.00	\$342.00	\$570.00	\$855.00	\$1,881.00	\$570.00	\$1,026.00	\$1,596.00	\$3,192.00	\$912.00	\$1,653.00	\$2,622.00	\$5,415.00	\$1,482.00	\$2,508.00	\$3,477.00	\$7,239.00	\$1,995.00	\$3,477.00
\$500,000	\$300.00	\$600.00	\$180.00	\$240.00	\$300.00	\$660.00	\$240.00	\$360.00	\$420.00	\$1,080.00	\$360.00	\$600.00	\$900.00	\$1,980.00	\$600.00	\$1,080.00	\$1,680.00	\$3,360.00	\$960.00	\$1,740.00	\$2,760.00	\$5,700.00	\$1,560.00	\$2,640.00	\$3,660.00	\$7,620.00	\$2,100.00	\$3,660.00

CHILD OPTIONAL LIFE INSURANCE TABLE – APPENDIX C

UNITS OF COVERAGE	ANNUAL COST
\$5,000	\$11.28
\$10,000	\$22.56
\$15,000	\$33.84
\$20,000	\$45.12

EMPLOYEE OPTIONAL AND SPOUSE OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE TABLE – APPENDIX D

UNITS OF COVERAGE	ANNUAL COST
\$25,000	\$9.60
\$50,000	\$19.20
\$75,000	\$28.80
\$100,000	\$38.40
\$125,000	\$48.00
\$150,000	\$57.60
\$175,000	\$67.20
\$200,000	\$76.80
\$225,000	\$86.40
\$250,000	\$96.00
\$275,000	\$105.60
\$300,000	\$115.20
\$325,000	\$124.80
\$350,000	\$134.40
\$375,000	\$144.00
\$400,000	\$153.60
\$425,000	\$163.20
\$450,000	\$172.80
\$475,000	\$182.40
\$500,000	\$192.00

CHILD OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE TABLE – APPENDIX E

UNITS OF COVERAGE	ANNUAL COST
\$10,000	\$3.30
\$20,000	\$6.60
\$30,000	\$9.90
\$40,000	\$13.20
\$50,000	\$16.50
\$60,000	\$19.80
\$70,000	\$23.10
\$80,000	\$26.40
\$90,000	\$29.70
\$100,000	\$33.00
\$110,000	\$36.30
\$120,000	\$39.60
\$130,000	\$42.90
\$140,000	\$46.20
\$150,000	\$49.50
\$160,000	\$52.80
\$170,000	\$56.10
\$180,000	\$59.40
\$190,000	\$62.70
\$200,000	\$66.00
\$210,000	\$69.30
\$220,000	\$72.60
\$230,000	\$75.90
\$240,000	\$79.20
\$250,000	\$82.50