

TOWN OF ARLINGTON VOLUNTARY TERM LIFE AND AD&D RATES

Must have Basic Life to sign up for Optional Life (Basic Life \$5,000)

GUARANTEED ISSUE AMOUNTS

AGE	Under 60	60 - 69	70 & Over
Employee	\$ 100,000	\$ 50,000	\$10,000
Spouse	\$ 30,000	\$ 20,000	Not Eligible
Dependent	\$ 5,000		

MONTHLY PREMIUM

Age	Monthly Premium Rate per 1,000	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	**100,000**
<35	\$0.10	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
35-39	\$0.13	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
40-44	\$0.19	\$1.90	\$3.80	\$5.70	\$7.60	\$9.50	\$11.40	\$13.30	\$15.20	\$17.10	\$19.00
45-49	\$0.28	\$2.80	\$5.60	\$8.40	\$11.20	\$14.00	\$16.80	\$19.60	\$22.40	\$25.20	\$28.00
50-54	\$0.42	\$4.20	\$8.40	\$12.60	\$16.80	\$21.00	\$25.20	\$29.40	\$33.60	\$37.80	\$42.00
55-59	\$0.64	\$6.40	\$12.80	\$19.20	\$25.60	\$32.00	\$38.40	\$44.80	\$51.20	\$57.60	\$64.00
60-64	\$0.96	\$9.60	\$19.20	\$28.80	\$38.40	\$48.00	\$57.60	\$67.20	\$76.80	\$86.40	\$96.00
65-69	\$1.62	\$16.20	\$32.40	\$48.60	\$64.80	\$81.00	\$97.20	\$113.40	\$129.60	\$145.80	\$162.00
70-74	\$2.90	\$29.00	\$58.00	\$87.00	\$116.00	\$145.00	\$174.00	\$203.00	\$232.00	\$261.00	\$290.00
75-79	\$4.94	\$49.40	\$98.80	\$148.20	\$197.60	\$247.00	\$296.40	\$345.80	\$395.20	\$444.60	\$494.00
>80	\$8.44	\$84.40	\$168.80	\$253.20	\$337.60	\$422.00	\$506.40	\$590.80	\$675.20	\$759.60	\$844.00

******EMPLOYEE MUST HAVE COVERAGE IN ORDER TO INSURE SPOUSE AND/OR CHILDREN******

- * EMPLOYEE LIFE & AD&D = \$10,000 TO A MAXIMUM OF \$500,000 (NOT TO EXCEED 5 TIMES SALARY)
- * SPOUSE LIFE & AD&D = \$5,000 TO A MAXIMUM OF \$100,000 (NOT TO EXCEED 50% OF EMPLOYEE BENEFIT)
- * DEPENDENT (LIFE ONLY) - \$500 AGE 14 DAYS TO 1 YEAR; \$5,000 AGE 1 YEAR TO AGE 19 OR 25 IF FULL TIME STUDENT (\$.95/MONTH)
- * DEPENDENT CHILD(REN) - (LIFE ONLY) COVERAGE ALL GUARANTEE ISSUE

AMOUNTS OVER THE GUARANTEE ISSUE LIMITS REQUIRE EVIDENCE OF INSURABILITY FORM AND AUTHORIZATION TO RELEASE MEDICAL INFORMATION FORM BE COMPLETED AND SUBMITTED WITH THE ENROLLMENT FORM.