

Voluntary AD&D 2023 Monthly Cost Illustration

Monthly Premium Rate Per \$1,000 of Benefit = \$0.021

EMPLOYEE LEVEL OF AD&D COVERAGE	MONTHLY COST
\$50,000	\$1.05
\$60,000	\$1.26
\$100,000	\$2.10
\$250,000	\$5.25
\$500,000	\$10.50

Spouse Voluntary AD&D (No Children) - 60% of Employee Voluntary AD&D Amount

Plan Name	Total Spouse Only Voluntary AD&D Coverage:	Monthly Payroll Deduction
Spouse Only Vol AD&D - 50K	\$30,000	\$0.63
Spouse Only Vol AD&D - 60K	\$36,000	\$0.76
Spouse Only Vol AD&D - 100K	\$60,000	\$1.26
Spouse Only Vol AD&D - 250K	\$150,000	\$3.15
Spouse Only Vol AD&D - 500K	\$300,000	\$6.30

The amount of Spouse Voluntary AD&D coverage, if not enrolling any children, is equal to 60% of the employee's voluntary AD&D amount of coverage. For example, an employee (who has selected \$250K of voluntary AD&D coverage) would enroll their spouse in \$150K of voluntary AD&D coverage at a monthly cost of \$3.15.

Spouse Voluntary AD&D (w/ Children) - 40% of Employee Voluntary AD&D Amount

Plan Name	Total Spouse w/ Child Voluntary AD&D Coverage:	Monthly Payroll Deduction
Spouse w/Child Vol AD&D - 50K	\$20,000	\$0.42
Spouse w/Child Vol AD&D - 60K	\$24,000	\$0.50
Spouse w/Child Vol AD&D - 100K	\$40,000	\$0.84
Spouse w/Child Vol AD&D - 250K	\$100,000	\$2.10
Spouse w/Child Vol AD&D - 500K	\$200,000	\$4.20

The amount of Spouse Voluntary AD&D coverage, if enrolling any children, too, is equal to 40% of the employee's voluntary AD&D amount of coverage. For example, an employee (who has selected \$250K of voluntary AD&D coverage) would enroll their spouse in \$100K of voluntary AD&D coverage at a monthly cost of \$2.10.

Voluntary AD&D 2023 Monthly Cost Illustration (continued)

Monthly Premium Rate Per \$1,000 of Benefit = \$0.021

CHILD(REN) VOLUNTARY AD&D - 10% OF EMPLOYEE VOLUNTARY AD&D AMOUNT

Plan Name	Total Child Voluntary AD&D Coverage:	Monthly Payroll Deduction
Voluntary AD&D 50k - 1 Child	\$5,000	\$0.11
Voluntary AD&D 60k - 1 Child	\$6,000	\$0.13
Voluntary AD&D 100k - 1 Child	\$10,000	\$0.21
Voluntary AD&D 250k - 1 Child	\$25,000	\$0.53
Voluntary AD&D 500k - 1 Child	\$50,000	\$1.05
Voluntary AD&D 50k - 2 Children	\$10,000	\$0.21
Voluntary AD&D 60k - 2 Children	\$12,000	\$0.25
Voluntary AD&D 100k - 2 Children	\$20,000	\$0.42
Voluntary AD&D 250k - 2 Children	\$50,000	\$1.05
Voluntary AD&D 500k - 2 Children	\$100,000	\$2.10
Voluntary AD&D 50k - 3 Children	\$15,000	\$0.32
Voluntary AD&D 60k - 3 Children	\$18,000	\$0.38
Voluntary AD&D 100k - 3 Children	\$30,000	\$0.63
Voluntary AD&D 250k - 3 Children	\$75,000	\$1.58
Voluntary AD&D 500k - 3 Children	\$150,000	\$3.15
Voluntary AD&D 50k - 4 Children	\$20,000	\$0.42
Voluntary AD&D 60k - 4 Children	\$24,000	\$0.50
Voluntary AD&D 100k - 4 Children	\$40,000	\$0.84
Voluntary AD&D 250k - 4 Children	\$100,000	\$2.10
Voluntary AD&D 500k - 4 Children	\$200,000	\$4.20
Voluntary AD&D 50k - 5 Children	\$25,000	\$0.53
Voluntary AD&D 60k - 5 Children	\$30,000	\$0.63
Voluntary AD&D 100k - 5 Children	\$50,000	\$1.05
Voluntary AD&D 250k - 5 Children	\$125,000	\$2.63
Voluntary AD&D 500k - 5 Children	\$250,000	\$5.25
Voluntary AD&D 50k - 6 Children	\$30,000	\$0.63
Voluntary AD&D 60k - 6 Children	\$36,000	\$0.76
Voluntary AD&D 100k - 6 Children	\$60,000	\$1.26
Voluntary AD&D 250k - 6 Children	\$150,000	\$3.15
Voluntary AD&D 500k - 6 Children	\$300,000	\$6.30
Voluntary AD&D 50k - 7 Children	\$35,000	\$0.74
Voluntary AD&D 60k - 7 Children	\$42,000	\$0.88
Voluntary AD&D 100k - 7 Children	\$70,000	\$1.47
Voluntary AD&D 250k - 7 Children	\$175,000	\$3.68
Voluntary AD&D 500k - 7 Children	\$350,000	\$7.35
Voluntary AD&D 50k - 8 Children	\$40,000	\$0.84
Voluntary AD&D 60k - 8 Children	\$48,000	\$1.01
Voluntary AD&D 100k - 8 Children	\$80,000	\$1.68

Plan Name	Total Child Voluntary AD&D Coverage:	Monthly Payroll Deduction
Voluntary AD&D 250k - 8 Children	\$200,000	\$4.20
Voluntary AD&D 500k - 8 Children	\$400,000	\$8.40
Voluntary AD&D 50k - 9 Children	\$45,000	\$0.95
Voluntary AD&D 60k - 9 Children	\$54,000	\$1.13
Voluntary AD&D 100k - 9 Children	\$90,000	\$1.89
Voluntary AD&D 250k - 9 Children	\$225,000	\$4.73
Voluntary AD&D 500k - 9 Children	\$450,000	\$9.45
Voluntary AD&D 50k - 10 Children	\$50,000	\$1.05
Voluntary AD&D 60k - 10 Children	\$60,000	\$1.26
Voluntary AD&D 100k - 10 Children	\$100,000	\$2.10
Voluntary AD&D 250k - 10 Children	\$250,000	\$5.25
Voluntary AD&D 500k - 10 Children	\$500,000	\$10.50
Voluntary AD&D 50k - 11 Children	\$55,000	\$1.16
Voluntary AD&D 60k - 11 Children	\$66,000	\$1.39
Voluntary AD&D 100k - 11 Children	\$110,000	\$2.31
Voluntary AD&D 250k - 11 Children	\$275,000	\$5.78
Voluntary AD&D 500k - 11 Children	\$550,000	\$11.55
Voluntary AD&D 50k - 12 Children	\$60,000	\$1.26
Voluntary AD&D 60k - 12 Children	\$72,000	\$1.51
Voluntary AD&D 100k - 12 Children	\$120,000	\$2.52
Voluntary AD&D 250k - 12 Children	\$300,000	\$6.30
Voluntary AD&D 500k - 12 Children	\$600,000	\$12.60
Voluntary AD&D 50k - 13 Children	\$65,000	\$1.37
Voluntary AD&D 60k - 13 Children	\$78,000	\$1.64
Voluntary AD&D 100k - 13 Children	\$130,000	\$2.73
Voluntary AD&D 250k - 13 Children	\$325,000	\$6.83
Voluntary AD&D 500k - 13 Children	\$650,000	\$13.65
Voluntary AD&D 50k - 14 Children	\$70,000	\$1.47
Voluntary AD&D 60k - 14 Children	\$84,000	\$1.76
Voluntary AD&D 100k - 14 Children	\$140,000	\$2.94
Voluntary AD&D 250k - 14 Children	\$350,000	\$7.35
Voluntary AD&D 500k - 14 Children	\$700,000	\$14.70
Voluntary AD&D 50k - 15 Children	\$75,000	\$1.58
Voluntary AD&D 60k - 15 Children	\$90,000	\$1.89
Voluntary AD&D 100k - 15 Children	\$150,000	\$3.15
Voluntary AD&D 250k - 15 Children	\$375,000	\$7.88
Voluntary AD&D 500k - 15 Children	\$750,000	\$15.75

The amount of Child(ren) Voluntary AD&D coverage is equal to 10% of the employee's voluntary AD&D amount of coverage. For example, an employee (who has elected \$100k of voluntary AD&D coverage and wants to cover 11 children) would enroll their 11 children in total coverage of \$110K (\$10K per child) at a monthly cost of \$2.31.