

## SUPPLEMENTAL LIFE INSURANCE COMPARISON

<b>AGE</b>	<b>HARTFORD</b> (per \$1,000 coverage per month)*	<b>AETNA</b> (per \$1,000 coverage per month)*												
18-24	\$0.10	\$0.077												
25-29	\$0.10	\$0.099												
30-34	\$0.12	\$0.099												
35-39	\$0.14	\$0.121												
40-44	\$0.24	\$0.164												
45-49	\$0.32	\$0.208												
50-54	\$0.52	\$0.295												
55-59	\$0.74	\$0.491												
60-64	\$1.34	\$0.795												
65-69	\$1.34	\$1.252												
Age 70+	\$2.12	\$1.252												
Elections options	<p>Elect in \$5,000 increments.</p> <p>Increases may not exceed \$20,000 per plan year after initial new hire enrollment</p>	<p>Option A: 1x annual salary</p> <p>Option B: 2x annual salary</p> <p>Option C: 3x annual salary</p> <p>Increases may not exceed one step per plan year after initial new hire enrollment unless you have a qualifying life event in which case you can elect any coverage level.</p>												
Minimum Coverage	\$5,000	1x annual salary rounded up to nearest \$1,000												
Maximum Coverage	\$300,000 or 3x annual salary; whichever is less	\$300,000 or 3x annual salary, whichever is less												
Spouse & Dependent Coverage	<p>Monthly Cost</p> <table> <tr> <td>\$ 2,000</td> <td>\$ 0.94</td> </tr> <tr> <td>\$ 4,000</td> <td>\$ 1.88</td> </tr> <tr> <td>\$ 6,000</td> <td>\$ 2.82</td> </tr> <tr> <td>\$12,000</td> <td>\$ 5.64</td> </tr> <tr> <td>\$15,000</td> <td>\$ 7.05</td> </tr> <tr> <td>\$50,000*</td> <td>\$24.25</td> </tr> </table> <p>*must have a minimum \$35,000 supplemental Life Insurance to elect \$50,000 dependent</p>	\$ 2,000	\$ 0.94	\$ 4,000	\$ 1.88	\$ 6,000	\$ 2.82	\$12,000	\$ 5.64	\$15,000	\$ 7.05	\$50,000*	\$24.25	\$5,000 spouse \$5,000 each child <u>Monthly Cost:</u> \$0.718
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\$50,000*	\$24.25													
Portability/ Conversion Options	<ul style="list-style-type: none"> <li>Portability and Conversion Option</li> </ul>	<ul style="list-style-type: none"> <li>Portability and Conversion Option</li> <li>Retiree Continuation Option</li> </ul>												
Other Features	<ul style="list-style-type: none"> <li>Accidental Death &amp; Personal Loss Double Indemnity</li> <li>Seatbelt Incentive</li> <li>Non Smoker</li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death &amp; Personal Loss Double Indemnity</li> </ul>												

\* Coverage levels automatically adjust for age and changes in salary.