

JHA, FCW & NEF
GROUP LIFE SUPPLEMENTAL INSURANCE RATES
EFFECTIVE JANUARY 1, 2019

LIFE INSURANCE (POST TAX)		Rates are per 1,000	
		per MONTH	per PAY PERIOD
ACTIVE	SUPPLEMENTAL LIFE AGE <30		
	1 X ANNUAL SALARY - Note 2	0.14	0.07
	2 X ANNUAL SALARY - Note 2	0.14	0.07
	3 X ANNUAL SALARY - Note 2	0.14	0.07
	\$5,000	0.14	0.07
	\$10,000	0.14	0.07
ACTIVE	SUPPLEMENTAL LIFE AGE 31 - 34		
	1 X ANNUAL SALARY - Note 2	0.24	0.12
	2 X ANNUAL SALARY - Note 2	0.24	0.12
	3 X ANNUAL SALARY - Note 2	0.24	0.12
	\$5,000	0.24	0.12
	\$10,000	0.24	0.12
ACTIVE	SUPPLEMENTAL LIFE AGE 35 - 39		
	1 X ANNUAL SALARY - Note 2	0.40	0.20
	2 X ANNUAL SALARY - Note 2	0.40	0.20
	3 X ANNUAL SALARY - Note 2	0.40	0.20
	\$5,000	0.40	0.20
	\$10,000	0.40	0.20
ACTIVE	SUPPLEMENTAL LIFE AGE 40 - 55		
	1 X ANNUAL SALARY - Note 2	0.49	0.25
	2 X ANNUAL SALARY - Note 2	0.49	0.25
	3 X ANNUAL SALARY - Note 2	0.49	0.25
	\$5,000	0.49	0.25
	\$10,000	0.49	0.25
ACTIVE	SUPPLEMENTAL LIFE AGE > 55		
	1 X ANNUAL SALARY - Note 2	0.57	0.29
	2 X ANNUAL SALARY - Note 2	0.57	0.29
	3 X ANNUAL SALARY - Note 2	0.57	0.29
	\$5,000	0.57	0.29
	\$10,000	0.57	0.29
	65% 1 X ANNUAL SALARY - Note 3	0.57	0.29
	65% 2 X ANNUAL SALARY - Note 3	0.57	0.29
	65% 3 X ANNUAL SALARY - Note 3	0.57	0.29
	65% of \$5,000 - Note 1	0.57	0.29
	65% of \$10,000 - Note 1	0.57	0.29
RETIREE	SUPPLEMENTAL LIFE		
	\$5,000	10.10	5.05
	\$10,000 - Note 1 and 3	20.20	10.10
	\$15,000 - Note 1 and 3	30.30	15.15

Note 1: Employees under Age 70 Retiring Under BU's 70, 140 and 279(JHA) only if they had Supplemental Life as an Active Employee. If they did not have supplemental life, they are limited to \$5,000 or must do an Evidence of Insurability (EOI) to request additional amounts. Over age 70 may purchase \$5,000 only.

Note 2: Former Elected or Appointed Officials can retain their active coverage up to \$100,000 maximum. Per Ordinance 95-129-101 3/31/95

Note 3: Active Employees life insurance will be reduced to 65% of coverage at the end of the year in which they turn age 70.

ACTIVE	DEPENDENT LIFE		
	SPOUSE & CHILD(REN)		
	\$10,000 / \$5,000	2.68	1.34
	\$20,000 / \$10,000	5.36	2.68