

Rate Sheet

Employee - Coverage and **monthly** rates for Employee Stand Alone Voluntary AD&D.
 Find your age bracket (as of the effective date of coverage) to determine the associated rate.
 Follow the example below to determine your pay period cost.

Voluntary AD&D Rates

Employee	Voluntary Family
Monthly cost per \$1,000 of coverage	Monthly cost per \$1,000 of coverage
\$0.020	\$0.030

*These are the rates in effect for 1/1/16.

Cost to You

You are responsible for paying the cost of Voluntary AD&D coverage through payroll deduction.
 Calculate your cost by dividing your amount of optional life insurance by 1000 and multiplying the result by the appropriate rate above.

Example amount of Insurance	Divided by 1000	Multiplied by rate	Example cost*
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\$20,000 / 1000 = 20 x \$0.020 = \$0.40

Your volume of insurance	Divided by 1000	Multiplied by rate	Your monthly cost*
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\$ _____ / 1000 = ____ x \$ _____ = \$ _____

Your monthly cost	# of Months	Annual cost	# of pay periods per year (12, 24, 26, 52, etc.)	Your estimated cost per pay period*
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\$ _____ x 12 = \$ _____ / _____ = \$ _____

*Contact your employer to confirm the portion of the cost for which you will be responsible.