

## BASIC LIFE INSURANCE:

Monthly premium was **\$6.43**, effective July 1, 2010 that will decrease to **\$4.78**.

## OPTIONAL LIFE INSURANCE

Age-bands are broader for eligible, active employees.

### Impact of New Program

#### On Total Monthly Cost

|                                  | CURRENT BOSTON<br>MUTUAL   | UNUM   |
|----------------------------------|--|--|
| Basic Life/AD&D (\$5,000)        | \$6.43   | \$4.78   |
| Optional Life/AD&D (per \$1,000) |  |  |
| Under 25                         | \$0.270  | \$0.100  |
| 25-29                            | \$0.270  | \$0.100  |
| 30-34                            | \$0.270  | \$0.111  |
| 35-39                            | \$0.270  | \$0.130  |
| 40-44                            | \$0.270  | \$0.176  |
| 45-49                            | \$0.650  | \$0.243  |
| 50-54                            | \$0.650  | \$0.366  |
| 55-59                            | \$1.400  | \$0.640  |
| 60-64                            | \$1.400  | \$0.750  |
| 65-69                            | \$1.400  | \$1.320  |
| 70-74                            | \$1.400  | \$2.180  |
| Optional Life Guarantee Issue    |  | \$200,000  |
|                                  | \$1K increments to \$2,000<br>less than your annual salary,<br>max at \$74K. | \$10K increments to 3x salary<br>or \$300,000. whichever is<br>less. |

#### \* What is Evidence of Insurability (EOI)?

EOI means that you must provide medical information (which may include medical records and a physical exam) that requires review and approval by UNUM before coverage becomes effective.

#### \*\* What is guaranteed issue life insurance?

Guaranteed issue life insurance is a policy that's guaranteed to anyone... without regard to health conditions, no questions asked.