



Life and LTD Rates

	Previous Rate	7/1/2010 Renewal Rate
AD&D Rate/\$1000 Coverage	\$ 0.02	\$ 0.02
Life Rate/\$1000 Coverage	\$ 0.35	\$ 0.35
LTD Rate/\$100 Salary	\$ 0.60	\$ 0.60

Voluntary Products - (Life, Voluntary Short-Term Disability, etc.)

There will be no rate change in optional group products purchased by your group or employees. Products currently in effect are listed below. If an employee moves into a new age bracket, standard rate changes will apply for those coverages that are age sensitive.

<u>Product</u>	<u>Monthly Rate</u>
Voluntary AD&D - Employee	\$0.03/\$1,000 Benefit
Voluntary AD&D - Spouse	\$0.03/\$1,000 Benefit
Voluntary Life Insurance - Dependent	Varies by Age
Voluntary Life Insurance - Employee	Varies by Age
Voluntary Life Insurance - Spouse	Varies by Age