

Additional Purchase Life Insurance

When your group participates in a WEA Trust group life plan and the plan includes this optional benefit provision, individuals may elect to participate in an Additional Purchase Life Plan in addition to the base life insurance plan.

Plans available:

Covered employees may purchase additional life insurance in the following amounts:

\$25,000* \$50,000* \$75,000 \$100,000

*Purchase of these amounts is guaranteed with a minimum enrollment of 25% of the eligible class or 10 employees, whichever is greater. Otherwise, all purchases require evidence of insurability.

Rates:

Plan cost **per month:**

		\$25,000	\$50,000	\$75,000	\$100,000
Under age 35	\$0.04/\$1,000	\$1.75	\$3.50	\$5.25	\$7.00
35 – 39	\$0.09/\$1,000	\$2.25	\$4.50	\$6.75	\$9.00
40 – 44	\$0.13/\$1,000	\$3.25	\$6.50	\$9.75	\$13.00
45 – 49	\$0.20/\$1,000	\$5.00	\$10.00	\$15.00	\$20.00
50 – 54	\$0.32/\$1,000	\$8.00	\$16.00	\$24.00	\$32.00
55 – 59	\$0.48/\$1,000	\$12.00	\$24.00	\$36.00	\$48.00
60 – 64	\$0.54/\$1,000	\$13.50	\$27.00	\$40.50	\$54.00
65 – 69	\$1.56/\$1,000	\$39.00	\$78.00	\$117.00	\$156.00
70 +	\$2.41/\$1,000	\$60.25	\$120.50	\$180.75	\$241.00

Note: The rate changes each September 1 based on the attained age.

This is a brief description of the Additional Purchase Life Insurance benefits. The group policy contains a detailed list of benefits and other provisions.

Dependent Life Insurance

When your group participates in a WEA Trust life plan and the plan includes this optional benefit provision, covered employees may purchase life insurance on their eligible dependents in the following amounts:

- Option 1:** \$7,500 coverage for the employee's eligible spouse
\$3,750 coverage for each eligible dependent child
Premium – \$2 per month
- Option 2:** \$15,000 coverage for the employee's eligible spouse
\$7,500 coverage for each eligible dependent child
Premium – \$4 per month
- Option 3:** \$30,000 coverage for the employee's eligible spouse
\$15,000 coverage for each eligible dependent child
Premium – \$8 per month

Minimum enrollment is 10% of the eligible class of employees or 10 employees, whichever is greater. If the minimum enrollment requirements are not met, this option is not available to the group.

Dependent children: Dependent children are eligible for coverage if they are not disabled and are at least 14 days old and under the age of 19. Coverage is available to age 25 if enrolled as a *full-time student* in an accredited school, college, or university.

This is a brief description of the Dependent Life Insurance optional benefit provision for spouses and dependents. The group policy contains a detailed list of benefits and other provisions.