

# University of Louisville Plan Benefits for Active Employees

*Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.*

## Basic Term Life and Accidental Death and Dismemberment (AD & D) Insurance

If eligible, your employer provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage in the amount of 2 times your base annual earnings.

## Supplemental Term Life Insurance Coverage Options

<b>For You</b>	You may elect one of the following options of \$20,000, \$30,000, \$40,000, \$50,000, \$60,000, \$70,000, \$80,000, \$90,000, \$100,000, \$110,000, \$130,000, \$150,000, \$170,000, \$200,000, \$225,000, \$250,000, \$275,000, or \$300,000
<b>For Your Spouse/Qualifying Adult</b>	\$5,000 increments (\$10,000 minimum), up to the lesser of 50% of Your Supplemental Life Benefits or \$25,000
<b>For Your Dependent Children*</b>	14 days old to 1 year old... \$500 1 year and older ...\$10,000

\*Child(ren)'s Eligibility: Dependent children ages from 14 days to 18 years old, or 26 years old if a child is a full-time student, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

## Monthly Costs\* for Supplemental Term Life Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates as well as those for your Spouse/Qualifying Adult (based on your age). Rates to cover your child(ren) are also shown.

Age	Monthly Cost Per \$1,000 of Employee Coverage	Monthly Cost Per \$1,000 of Spouse/Qualifying Adult Coverage
Under 25	\$0.062	\$0.062
25 - 29	\$0.075	\$0.075
30 – 34	\$0.100	\$0.100
35 – 39	\$0.113	\$0.113
40 – 44	\$0.125	\$0.125
45 – 49	\$0.187	\$0.187
50 – 54	\$0.288	\$0.288
55 – 59	\$0.537	\$0.537
60 – 64	\$0.825	\$0.825
65 – 69	\$1.586	\$1.586
70 +	\$2.573	\$2.573
<b>Cost for your Child(ren)†</b>	\$0.138	

† Covers all eligible children

\*Note: If you are a bi-weekly paid employee, the total monthly cost of coverage will be divided by 2. Rates are subject to the policy's right to change premium rates, and the employer's right to change employee contributions.