

Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$250,000, in \$5,000 increments, not exceed 50% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

,	Payroll Deduction Illustration: Weekly Spouse Options										
Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	\$0.16	\$0.16	\$0.16	\$0.17	\$0.21	\$0.31	\$0.45	\$0.70	\$1.03	\$1.22	\$1.90
\$10,000	\$0.33	\$0.33	\$0.33	\$0.35	\$0.42	\$0.62	\$0.90	\$1.41	\$2.08	\$2.46	\$3.80
\$15,000	\$0.49	\$0.49	\$0.49	\$0.52	\$0.63	\$0.93	\$1.35	\$2.11	\$3.11	\$3.68	\$5.70
\$20,000	\$0.65	\$0.65	\$0.65	\$0.69	\$0.83	\$1.23	\$1.80	\$2.81	\$4.14	\$4.91	\$7.59
\$25,000	\$0.82	\$0.82	\$0.82	\$0.88	\$1.05	\$1.55	\$2.25	\$3.52	\$5.19	\$6.14	\$9.50
The amounts below require Statement of Insurability form											
\$30,000	\$0.98	\$0.98	\$0.98	\$1.05	\$1.25	\$1.85	\$2.70	\$4.22	\$6.22	\$7.37	\$11.40
\$35,000	\$1.14	\$1.14	\$1.14	\$1.22	\$1.46	\$2.16	\$3.15	\$4.93	\$7.25	\$8.59	\$13.29
\$40,000	\$1.30	\$1.30	\$1.30	\$1.39	\$1.67	\$2.46	\$3.60	\$5.63	\$8.28	\$9.82	\$15.19
\$45,000	\$1.47	\$1.47	\$1.47	\$1.57	\$1.88	\$2.78	\$4.05	\$6.34	\$9.33	\$11.05	\$17.10
\$50,000	\$1.63	\$1.63	\$1.63	\$1.74	\$2.09	\$3.08	\$4.50	\$7.04	\$10.36	\$12.28	\$18.99
\$55,000	\$1.79	\$1.79	\$1.79	\$1.91	\$2.29	\$3.39	\$4.95	\$7.74	\$11.39	\$13.50	\$20.89
\$60,000	\$1.96	\$1.96	\$1.96	\$2.09	\$2.51	\$3.70	\$5.40	\$8.45	\$12.44	\$14.74	\$22.79
\$65,000	\$2.11	\$2.11	\$2.11	\$2.26	\$2.71	\$4.01	\$5.85	\$9.15	\$13.47	\$15.96	\$24.69
\$70,000	\$2.27	\$2.27	\$2.27	\$2.44	\$2.92	\$4.31	\$6.30	\$9.85	\$14.50	\$17.18	\$26.59
\$75,000	\$2.44	\$2.44	\$2.44	\$2.62	\$3.14	\$4.63	\$6.75	\$10.56	\$15.55	\$18.42	\$28.49
\$80,000	\$2.60	\$2.60	\$2.60	\$2.79	\$3.34	\$4.93	\$7.20	\$11.26	\$16.58	\$19.64	\$30.39
\$85,000	\$2.76	\$2.76	\$2.76	\$2.96	\$3.55	\$5.24	\$7.65	\$11.96	\$17.61	\$20.87	\$32.28
\$90,000	\$2.93	\$2.93	\$2.93	\$3.14	\$3.76	\$5.55	\$8.10	\$12.67	\$18.66	\$22.10	\$34.19
\$95,000	\$3.09	\$3.09	\$3.09	\$3.31	\$3.97	\$5.86	\$8.55	\$13.37	\$19.69	\$23.33	\$36.09
\$100,000	\$3.25	\$3.25	\$3.25	\$3.48	\$4.18	\$6.16	\$9.00	\$14.08	\$20.72	\$24.55	\$37.98
\$105,000	\$3.42	\$3.42	\$3.42	\$3.66	\$4.39	\$6.48	\$9.45	\$14.79	\$21.77	\$25.79	\$39.89
\$110,000	\$3.58	\$3.58	\$3.58	\$3.84	\$4.60	\$6.78	\$9.90	\$15.49	\$22.80	\$27.01	\$41.79
\$115,000	\$3.74	\$3.74	\$3.74	\$4.01	\$4.80	\$7.09	\$10.35	\$16.19	\$23.83	\$28.24	\$43.68
\$120,000	\$3.90	\$3.90	\$3.90	\$4.18	\$5.01	\$7.39	\$10.80	\$16.89	\$24.86	\$29.46	\$45.58
\$125,000	\$4.07	\$4.07	\$4.07	\$4.36	\$5.22	\$7.71	\$11.25	\$17.60	\$25.91	\$30.70	\$47.48
\$130,000	\$4.23	\$4.23	\$4.23	\$4.53	\$5.43	\$8.01	\$11.70	\$18.30	\$26.94	\$31.92	\$49.38
\$135,000	\$4.39	\$4.39	\$4.39	\$4.70	\$5.64	\$8.32	\$12.15	\$19.00	\$27.97	\$33.14	\$51.28
\$140,000	\$4.56	\$4.56	\$4.56	\$4.88	\$5.85	\$8.63	\$12.60	\$19.71	\$29.02	\$34.38	\$53.18
\$145,000	\$4.72	\$4.72	\$4.72	\$5.05	\$6.06	\$8.94	\$13.05	\$20.41	\$30.05	\$35.60	\$55.08
\$150,000	\$4.88	\$4.88	\$4.88	\$5.22	\$6.26	\$9.24	\$13.50	\$21.11	\$31.08	\$36.83	\$56.97
\$155,000	\$5.05	\$5.05	\$5.05	\$5.41	\$6.48	\$9.56	\$13.95	\$21.82	\$32.13	\$38.06	\$58.88
\$160,000	\$5.21	\$5.21	\$5.21	\$5.58	\$6.68	\$9.86	\$14.40	\$22.52	\$33.16	\$39.29	\$60.78
\$165,000	\$5.37	\$5.37	\$5.37	\$5.75	\$6.89	\$10.17	\$14.85	\$23.22	\$34.19	\$40.51	\$62.67
\$170,000	\$5.54	\$5.54	\$5.54	\$5.93	\$7.11	\$10.48	\$15.30	\$23.94	\$35.24	\$41.75	\$64.58
\$175,000	\$5.70	\$5.70	\$5.70	\$6.10	\$7.31	\$10.79	\$15.75	\$24.64	\$36.27	\$42.97	\$66.48
\$180,000	\$5.86	\$5.86	\$5.86	\$6.27	\$7.52	\$11.09	\$16.20	\$25.34	\$37.30	\$44.20	\$68.37
\$185,000	\$6.02	\$6.02	\$6.02	\$6.44	\$7.72	\$11.40	\$16.65	\$26.04	\$38.33	\$45.42	\$70.27
\$190,000	\$6.18	\$6.18	\$6.18	\$6.62	\$7.94	\$11.71	\$17.10	\$26.75	\$39.38	\$46.65	\$72.17
\$195,000	\$6.34	\$6.34	\$6.34	\$6.79	\$8.14	\$12.02	\$17.55	\$27.45	\$40.41	\$47.88	\$74.07

Note: Spouse premiums are based on your age as of 01/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

 $OneAmerica^{\circledR}$ is the marketing name for the companies of OneAmerica.

Superior Construction Services Class: 1 Rates effective: 1/1/2020



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Payroll Deduction Illustration: Weekly Spouse Options													
Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69		
\$200,000	\$6.50	\$6.50	\$6.50	\$6.97	\$8.35	\$12.32	\$18.00	\$28.15	\$41.44	\$49.10	\$75.97		
\$205,000	\$6.67	\$6.67	\$6.67	\$7.15	\$8.57	\$12.64	\$18.45	\$28.86	\$42.49	\$50.34	\$77.87		
\$210,000	\$6.83	\$6.83	\$6.83	\$7.32	\$8.77	\$12.94	\$18.90	\$29.56	\$43.52	\$51.56	\$79.77		
\$215,000	\$6.99	\$6.99	\$6.99	\$7.49	\$8.98	\$13.25	\$19.35	\$30.26	\$44.55	\$52.79	\$81.66	-	
\$220,000	\$7.16	\$7.16	\$7.16	\$7.67	\$9.19	\$13.56	\$19.80	\$30.97	\$45.60	\$54.02	\$83.57		
\$225,000	\$7.32	\$7.32	\$7.32	\$7.84	\$9.40	\$13.87	\$20.25	\$31.67	\$46.63	\$55.25	\$85.47		
\$230,000	\$7.48	\$7.48	\$7.48	\$8.01	\$9.60	\$14.17	\$20.70	\$32.37	\$47.66	\$56.47	\$87.36		
\$235,000	\$7.65	\$7.65	\$7.65	\$8.19	\$9.82	\$14.49	\$21.15	\$33.09	\$48.71	\$57.71	\$89.27		
\$240,000	\$7.81	\$7.81	\$7.81	\$8.37	\$10.03	\$14.79	\$21.60	\$33.79	\$49.74	\$58.93	\$91.17		
\$245,000	\$7.97	\$7.97	\$7.97	\$8.54	\$10.23	\$15.10	\$22.05	\$34.49	\$50.77	\$60.16	\$93.06		,
\$250,000	\$8.14	\$8.14	\$8.14	\$8.72	\$10.45	\$15.41	\$22.51	\$35.20	\$51.82	\$61.39	\$94.97	 ·	

	Chil	d Options		
Life & AD&D	Child(ren) 6 months to age 26	Child(ren) live birth to 6	Deduction amount	
		months	Child(ren)	
Option 1:	\$10,000	\$1,000	\$0.46	

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