



Chester Community Charter School

This is not an insurance policy and only the actual provisions of an issued policy control. Certain limitations and exclusions may apply, and coverage may reduce or terminate due to age or lack of eligibility. Please read your insurance documents carefully.

Eligibility

You are eligible if you work the minimum number of hours per week required by your employer, and have satisfied any waiting period. A spouse and dependent children are eligible as well.

Voluntary Group Term Life

Employee & Spouse - you may elect coverage from \$10,000 up to \$500,000 in increments of \$10,000.

Child Coverage

Age live birth to 6 months - \$1,000

Age 6 months up to 25 years - \$5,000 or \$10,000

Voluntary Group AD&D

Employee - you may elect coverage from \$10,000 up to \$500,000 in increments of \$10,000

Spouse - can elect coverage from \$10,000 up to \$250,000 in increments of \$10,000

Children - can elect either \$5,000 or \$10,000

VOLUNTARY GROUP TERM LIFE	
Tobacco User	
Monthly Rates Per \$1,000	
Age	Rates
Under 30	\$0.12
30 - 34	\$0.13
35 - 39	\$0.17
40 - 44	\$0.28
45 - 49	\$0.51
50 - 54	\$0.83
55 - 59	\$1.50
60 - 64	\$1.83
65 - 69	\$2.95
70 - 74	\$4.68
75 and Over	\$7.88
VOLUNTARY GROUP AD&D	
Monthly Rates Per \$1,000	
Employee	\$0.03
Spouse	\$0.03
All Children	\$0.03
VOLUNTARY DEPENDENT LIFE	
Monthly Rate Per Family	
\$5,000	\$1.00
\$10,000	\$2.00
If you have used Tobacco Products in the last two years, the Tobacco User rates apply.	

Tobacco User Voluntary Group Term Life

Bi-Weekly Premium Cost (based on 26 payroll deductions per year)

Age	< 30	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75+
\$10,000	\$0.55	\$0.60	\$0.78	\$1.29	\$2.35	\$3.83	\$6.92	\$8.45	\$13.62	\$21.60	\$36.37
\$20,000	1.11	1.20	1.57	2.58	4.71	7.66	13.85	16.89	27.23	43.20	72.74
\$30,000	1.66	1.80	2.35	3.88	7.06	11.49	20.77	25.34	40.85	64.80	109.11
\$40,000	2.22	2.40	3.14	5.17	9.42	15.32	27.69	33.78	54.46	86.40	145.48
\$50,000	2.77	3.00	3.92	6.46	11.77	19.15	34.62	42.23	68.08	108.00	181.85
\$60,000	3.32	3.60	4.71	7.75	14.12	22.98	41.54	50.68	81.69	129.60	218.22
\$70,000	3.88	4.20	5.49	9.05	16.48	26.82	48.46	59.12	95.31	151.20	254.58
\$80,000	4.43	4.80	6.28	10.34	18.83	30.65	55.38	67.57	108.92	172.80	290.95
\$90,000	4.98	5.40	7.06	11.63	21.18	34.48	62.31	76.02	122.54	194.40	327.32
\$100,000	5.54	6.00	7.85	12.92	23.54	38.31	69.23	84.46	136.15	216.00	363.69

Additional benefit amounts are available in \$10,000 increments to a maximum of \$500,000.