



Where ideas work

YOUR FLEXIBLE BENEFITS PROGRAM
(A flexible benefits program for excluded employees)

ENROLMENT/CHANGE FORM

PLEASE RETAIN A COPY OF THIS FORM AND ALL ATTACHMENTS FOR YOUR RECORDS

INSTRUCTIONS

INITIAL ENROLMENT: Please complete all sections of the form and submit to MyHR. MyHR must receive your completed form **no later than 30 days from your date of hire/eligibility** or you will receive the default benefits package. Any left-over flex credits will be paid out monthly as taxable income.

UPDATING YOUR COVERAGE: If you are updating your benefits (eligible life event or during Open Enrolment), please complete only those sections where a change is being made, and leave the other sections blank. EXCEPT note that allocations to your Health Spending Account must always be recorded, even if you are making the same allocation as in previous years. MyHR must receive your completed form **within 60 days of an eligible life event** OR your benefits will remain unchanged. After 60 days, you can still add or remove a dependent, but you cannot change options. Any left-over flex credits will be paid out monthly as taxable income.

Send completed Enrolment/Change forms by online service request, fax or mail:

AskMyHR Online Service Request:
www.gov.bc.ca/myhr/contact

Fax: 604-320-4031

Mail: Benefits Service Centre
Block E, 2261 Keating Cross Road
Saanichton BC V8M 2A5

Questions? Please visit or call MyHR www.gov.bc.ca/myhr Toll free: 1-877-277-0772; in Victoria and Vancouver: 250-952-6000

A. EMPLOYEE INFORMATION

EMPLOYEE NAME:	EMPLOYEE NO.:
EMPLOYEE HOME ADDRESS:	
MINISTRY:	
DATE OF BIRTH:	GENDER: <input type="checkbox"/> FEMALE <input type="checkbox"/> MALE
DEPT. ID (MINISTRY & PAYLIST):	INTERNAL USE ONLY:

B. PURPOSE OF THIS APPLICATION: (PLEASE INDICATE)

INITIAL ENROLMENT

UPDATING COVERAGE: OPEN ENROLMENT (CHANGES EFFECTIVE NEXT JANUARY 1)

ELIGIBLE LIFE EVENT: _____
REASON FOR CHANGE MUST BE COMPLETED (E.G. BIRTH, MARRIAGE, DIVORCE, DEATH)

DATE OF EVENT: _____

CHANGE(S) REQUIRED: _____

C. DEPENDENT INFORMATION

In order to select family coverage for any of the health plans you will need to enrol your dependents. Claims will only be paid for those dependents which have been enroled. If adding or cancelling a dependent, provide the following information for that dependent only. All other dependent information will remain unchanged.

ADD/CANCEL DEPENDENT	LAST NAME	FIRST NAME	RELATIONSHIP TYPE	DATE OF BIRTH (DD/MM/YYYY)	GENDER M/F	FULL TIME STUDENT AGE 19-25	DISABLED
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> ADD <input type="checkbox"/> CANCEL				___/___/___		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

***PROVIDE GUARDIANSHIP PAPERS (IF APPLICABLE)**

***PROVIDE NAME OF SCHOOL DEPENDENT IS ATTENDING (IF DESIGNATED AS A STUDENT BETWEEN THE AGE OF 19-25)**

***PROVIDE DISABLED DOCUMENTATION (IF APPLICABLE)**

D. BENEFIT PLANS: (RECORD YOUR CHOICES)**MSP****OPTIONS:**

- WAIVE COVERAGE: (BC RESIDENTS ARE REQUIRED TO ENROL FOR MSP, SO YOU MUST HAVE COVERAGE ELSEWHERE.)
- COVERAGE (FULLY FUNDED)
- INITIAL ENROLMENT:** You must also complete the *MSP APPLICATION FOR GROUP ENROLMENT FORM* and submit with this package.
- UPDATING COVERAGE:** You must also complete the *MSP GROUP CHANGE REQUEST FORM* and submit with this package.

COVERAGE LEVEL:

- EMPLOYEE EMPLOYEE + 1 EMPLOYEE + 2 OR MORE

LIST NAMES OF SPOUSE/DEPENDENT(S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)

EXTENDED HEALTH**OPTIONS:**

- WAIVE COVERAGE OPTION 1 OPTION 2 OPTION 3 (FULLY FUNDED) OPTION 4 OPTION 5 (2 YEAR LOCK-IN)

COVERAGE LEVEL:

- EMPLOYEE EMPLOYEE + 1 EMPLOYEE + 2 OR MORE

LIST NAMES OF SPOUSE/DEPENDENT(S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)

DENTAL**OPTIONS:**

- WAIVE COVERAGE OPTION 1 OPTION 2 OPTION 3 OPTION 4 (FULLY FUNDED) OPTION 5 OPTION 6 (2 YEAR LOCK-IN)

COVERAGE LEVEL:

- EMPLOYEE EMPLOYEE + 1 EMPLOYEE + 2 OR MORE

LIST NAMES OF SPOUSE/DEPENDENT(S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)

EMPLOYEE BASIC LIFE INSURANCE

EVIDENCE OF INSURABILITY IS NOT REQUIRED DURING INITIAL ENROLMENT. ALL FUTURE INCREASES REQUIRE EVIDENCE OF INSURABILITY.

OPTIONS:

- OPTION 1 (\$25,000) OPTION 2 (\$80,000) (FULLY FUNDED) OPTION 3 (3 x ANNUAL SALARY MINIMUM \$80,000)

SMOKER STATUS DECLARATION

EMPLOYEE SMOKER STATUS: (NOTE: IF SMOKER STATUS IS NOT INDICATED (YES OR NO), YOU WILL BE CONSIDERED A SMOKER FOR PURPOSES OF DETERMINING COSTS.)
 IN THE LAST 12 MONTHS, HAVE YOU SMOKED CIGARETTES? YES NO

SPOUSE SMOKER STATUS: (NOTE: IF SMOKER STATUS IS NOT INDICATED (YES OR NO), YOUR SPOUSE/PARTNER WILL BE CONSIDERED A SMOKER FOR PURPOSES OF DETERMINING COSTS.)

IN THE LAST 12 MONTHS, HAS YOUR SPOUSE/PARTNER SMOKED CIGARETTES? YES NO

EMPLOYEE OPTIONAL LIFE INSURANCE

ONLY AVAILABLE IF YOU HAVE PICKED OPTION 3 OF EMPLOYEE BASIC LIFE INSURANCE. EVIDENCE OF INSURABILITY IS REQUIRED FOR COVERAGE **OVER** \$50,000 FOR THE FIRST ENROLMENT. AFTERWARDS, ALL OPTIONAL COVERAGE OR INCREASES IN COVERAGE REQUIRES EVIDENCE OF INSURABILITY, I.E. SUBSEQUENT ANNUAL ENROLMENTS AND/OR LIFE EVENT CHANGES.

OPTIONS:

WAIVE COVERAGE

COVERAGE
(FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO **APPENDIX A**)

ENTER AMOUNT OF COVERAGE IN UNITS OF \$25,000 (\$25K-\$1M); EVIDENCE OF INSURABILITY MAY BE REQUIRED:

CONFIRM DETAILS:

FEMALE MALE SMOKER NON SMOKER

AGE CATEGORY:

ANNUAL PREMIUM
AMOUNT \$

OPTIONAL FAMILY FUNERAL BENEFIT

SPOUSE \$10,000 / DEPENDENT \$5,000 – INCLUDES ELIGIBLE SPOUSE AND /OR ALL ELIGIBLE DEPENDENTS

OPTIONS:

WAIVE COVERAGE

COVERAGE

SPOUSE OPTIONAL LIFE INSURANCE

EVIDENCE OF INSURABILITY IS REQUIRED FOR COVERAGE **OVER** \$50,000 FOR THE FIRST ENROLMENT. AFTERWARDS, ALL OPTIONAL COVERAGE OR INCREASES IN COVERAGE REQUIRES EVIDENCE OF INSURABILITY, I.E. SUBSEQUENT ANNUAL ENROLMENTS AND/OR LIFE EVENT CHANGES.

OPTIONS:

WAIVE COVERAGE

COVERAGE
(FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO **APPENDIX B**)

ENTER AMOUNT OF COVERAGE IN UNITS OF \$25,000 (\$25K-\$500K); EVIDENCE OF INSURABILITY MAY BE REQUIRED:

CONFIRM DETAILS:

FEMALE MALE SMOKER NON SMOKER

AGE CATEGORY:

ANNUAL PREMIUM
AMOUNT \$

LIST NAME OF SPOUSE TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)

CHILD OPTIONAL LIFE INSURANCE

OPTIONS:

WAIVE COVERAGE

COVERAGE
(FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO **APPENDIX C**)

ENTER AMOUNT OF COVERAGE IN UNITS OF \$5,000 (\$5K-\$20K):

CONFIRM DETAILS:

ANNUAL PREMIUM AMOUNT \$

LIST NAMES OF DEPENDENT(S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)

EMPLOYEE OPTIONAL AD & D INSURANCE

OPTIONS:

WAIVE COVERAGE

COVERAGE
(FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO **APPENDIX D**)

ENTER AMOUNT OF COVERAGE IN UNITS OF \$25,000 (\$25K-\$500K):

CONFIRM DETAILS:

ANNUAL PREMIUM AMOUNT \$

SPOUSE OPTIONAL AD & D INSURANCE	
OPTIONS:	
<input type="checkbox"/> WAIVE COVERAGE	
<input type="checkbox"/> COVERAGE (FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO APPENDIX D)	ENTER AMOUNT OF COVERAGE IN UNITS OF \$25,000 (\$25K-\$500K):
CONFIRM DETAILS:	
ANNUAL PREMIUM AMOUNT \$	
LIST NAME OF SPOUSE TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)	

CHILD OPTIONAL AD & D INSURANCE	
OPTIONS:	
<input type="checkbox"/> WAIVE COVERAGE	
<input type="checkbox"/> COVERAGE (FOR UNITS OF COVERAGE AND PREMIUMS, REFER TO APPENDIX E)	ENTER AMOUNT OF COVERAGE IN UNITS OF \$10,000 (\$10K-\$250K):
CONFIRM DETAILS:	
ANNUAL PREMIUM AMOUNT \$	
LIST NAMES OF DEPENDENT(S) TO BE COVERED UNDER THIS BENEFIT (MUST ALSO BE LISTED IN SECTION C)	

HEALTH SPENDING ACCOUNT (HSA) INITIAL ENROLMENT OR OPEN ENROLMENT ONLY
INSTRUCTIONS: 1. To waive the HSA , select <input checked="" type="checkbox"/> "Waive HSA" from the options below or leave the section blank. 2. To allocate flex credits to your HSA , select <input checked="" type="checkbox"/> "Allocate..." from the options below <u>and</u> enter the number of flex credits you wish to put into your HSA. ALLOCATING FLEX CREDITS TO YOUR HSA IMPACTS YOUR PAY AS FOLLOWS: <ul style="list-style-type: none"> • During INITIAL ENROLMENT, your allocation will be divided by the number of months of coverage you have that first year. For example, if your coverage begins in July, and you allocate \$300 for the year, this amount will be equally distributed across those months (July to December), which works out to \$50 per month. Any funds not claimed from your HSA against expenses incurred in that year will be carried forward for one calendar year. • During OPEN ENROLMENT, your allocation will be divided by the next full calendar year (i.e. 12 months). Any funds not claimed from your HSA against expenses incurred in that year will be carried forward for one calendar year.
OPTIONS <input type="checkbox"/> WAIVE HSA <input type="checkbox"/> ALLOCATE \$ _____ FLEX CREDITS TO HSA (MINIMUM \$100 FLEX CREDITS)

AUTHORIZATION				
<p>I certify that the information given on this form is true, correct and complete to the best of my knowledge. I understand that I may be required to provide proof or evidence of this information. I understand that premium rates for optional term life insurance are based on the individual's age, sex, and smoker/non-smoker status. If I have selected non-smoker rates, I understand to qualify that the insured individual must have not smoked cigarettes for the last 12 months.</p> <p>I am also authorizing the employer to send necessary personal information to the benefit providers to initiate and maintain my coverage. By submitting my benefit choices I am authorizing the employer to take deductions, if applicable, from my paycheque to pay for my benefit costs.</p> <p>Freedom of Information and Protection of Privacy Act (FOIPPA)</p> <p>The personal information requested on this form is collected for the purpose of administering the Public Service Benefit Plan Act and is in accordance with the FOIPPA Section 26(c). Questions about the use and collection of this information can be directed to the Privacy Officer at 250-544-5594, or toll-free at 1-877-277-0772, Telus Sourcing Solutions, Block E, 2261 Keating Cross Road, Saanichton BC V8M 2A5.</p>				
<table border="1"> <tr> <td>EMPLOYEE SIGNATURE:</td> <td>DATE:</td> </tr> <tr> <td> </td> <td> </td> </tr> </table>	EMPLOYEE SIGNATURE:	DATE:		
EMPLOYEE SIGNATURE:	DATE:			

PLEASE RETAIN A COPY OF THIS FORM AND ALL ATTACHMENTS FOR YOUR RECORDS
OFFICE USE ONLY:
DATE RECEIVED:
KEYED BY:

EMPLOYEE OPTIONAL LIFE INSURANCE TABLE – APPENDIX A

UNITS OF COVERAGE	UNDER 35 MALE N/S	UNDER 35 MALE SMOKER	UNDER 35 FEMALE N/S	UNDER 35 FEMALE SMOKER	AGE 35-39 MALE N/S	AGE 35-39 MALE SMOKER	AGE 35-39 FEMALE N/S	AGE 35-39 FEMALE SMOKER	AGE 40-44 MALE N/S	AGE 40-44 MALE SMOKER	AGE 40-44 FEMALE N/S	AGE 40-44 FEMALE SMOKER	AGE 45-49 MALE N/S	AGE 45-49 MALE SMOKER	AGE 45-49 FEMALE N/S	AGE 45-49 FEMALE SMOKER	AGE 50-54 MALE N/S	AGE 50-54 MALE SMOKER	AGE 50-54 FEMALE N/S	AGE 50-54 FEMALE SMOKER	AGE 55-59 MALE N/S	AGE 55-59 MALE SMOKER	AGE 55-59 FEMALE N/S	AGE 55-59 FEMALE SMOKER	AGE 60-64 MALE N/S	AGE 60-64 MALE SMOKER	AGE 60-64 FEMALE N/S	AGE 60-64 FEMALE SMOKER
\$25,000	\$15.00	\$30.00	\$9.00	\$12.00	\$15.00	\$33.00	\$12.00	\$18.00	\$21.00	\$54.00	\$18.00	\$30.00	\$45.00	\$99.00	\$30.00	\$54.00	\$84.00	\$168.00	\$48.00	\$87.00	\$138.00	\$285.00	\$78.00	\$132.00	\$183.00	\$381.00	\$105.00	\$183.00
\$50,000	\$30.00	\$60.00	\$18.00	\$24.00	\$30.00	\$66.00	\$24.00	\$36.00	\$42.00	\$108.00	\$36.00	\$60.00	\$90.00	\$198.00	\$60.00	\$108.00	\$168.00	\$336.00	\$96.00	\$174.00	\$276.00	\$570.00	\$156.00	\$264.00	\$366.00	\$762.00	\$210.00	\$366.00
\$75,000	\$45.00	\$90.00	\$27.00	\$36.00	\$45.00	\$99.00	\$36.00	\$54.00	\$63.00	\$162.00	\$54.00	\$90.00	\$135.00	\$297.00	\$90.00	\$162.00	\$252.00	\$504.00	\$144.00	\$261.00	\$414.00	\$855.00	\$234.00	\$396.00	\$549.00	\$1,143.00	\$315.00	\$549.00
\$100,000	\$60.00	\$120.00	\$36.00	\$48.00	\$60.00	\$132.00	\$48.00	\$72.00	\$84.00	\$216.00	\$72.00	\$120.00	\$180.00	\$396.00	\$120.00	\$216.00	\$336.00	\$672.00	\$192.00	\$348.00	\$552.00	\$1,140.00	\$312.00	\$528.00	\$732.00	\$1,524.00	\$420.00	\$732.00
\$125,000	\$75.00	\$150.00	\$45.00	\$60.00	\$75.00	\$165.00	\$60.00	\$90.00	\$105.00	\$270.00	\$90.00	\$150.00	\$225.00	\$495.00	\$150.00	\$270.00	\$420.00	\$840.00	\$240.00	\$435.00	\$690.00	\$1,425.00	\$390.00	\$660.00	\$915.00	\$1,905.00	\$525.00	\$915.00
\$150,000	\$90.00	\$180.00	\$54.00	\$72.00	\$90.00	\$198.00	\$72.00	\$108.00	\$126.00	\$324.00	\$108.00	\$180.00	\$270.00	\$594.00	\$180.00	\$324.00	\$504.00	\$1,008.00	\$288.00	\$522.00	\$828.00	\$1,710.00	\$468.00	\$792.00	\$1,098.00	\$2,286.00	\$630.00	\$1,098.00
\$175,000	\$105.00	\$210.00	\$63.00	\$84.00	\$105.00	\$231.00	\$84.00	\$126.00	\$147.00	\$378.00	\$126.00	\$210.00	\$315.00	\$693.00	\$210.00	\$378.00	\$588.00	\$1,176.00	\$336.00	\$609.00	\$966.00	\$1,995.00	\$546.00	\$924.00	\$1,281.00	\$2,667.00	\$735.00	\$1,281.00
\$200,000	\$120.00	\$240.00	\$72.00	\$96.00	\$120.00	\$264.00	\$96.00	\$144.00	\$168.00	\$432.00	\$144.00	\$240.00	\$360.00	\$792.00	\$240.00	\$432.00	\$672.00	\$1,344.00	\$384.00	\$696.00	\$1,104.00	\$2,280.00	\$624.00	\$1,056.00	\$1,464.00	\$3,048.00	\$840.00	\$1,464.00
\$225,000	\$135.00	\$270.00	\$81.00	\$108.00	\$135.00	\$297.00	\$108.00	\$162.00	\$189.00	\$486.00	\$162.00	\$270.00	\$405.00	\$891.00	\$270.00	\$486.00	\$756.00	\$1,512.00	\$432.00	\$783.00	\$1,242.00	\$2,565.00	\$702.00	\$1,188.00	\$1,647.00	\$3,429.00	\$945.00	\$1,647.00
\$250,000	\$150.00	\$300.00	\$90.00	\$120.00	\$150.00	\$330.00	\$120.00	\$180.00	\$210.00	\$540.00	\$180.00	\$300.00	\$450.00	\$990.00	\$300.00	\$540.00	\$840.00	\$1,680.00	\$480.00	\$870.00	\$1,380.00	\$2,850.00	\$780.00	\$1,320.00	\$1,830.00	\$3,810.00	\$1,050.00	\$1,830.00
\$275,000	\$165.00	\$330.00	\$99.00	\$132.00	\$165.00	\$363.00	\$132.00	\$198.00	\$231.00	\$594.00	\$198.00	\$330.00	\$495.00	\$1,089.00	\$330.00	\$594.00	\$924.00	\$1,848.00	\$528.00	\$957.00	\$1,518.00	\$3,135.00	\$858.00	\$1,452.00	\$2,013.00	\$4,191.00	\$1,155.00	\$2,013.00
\$300,000	\$180.00	\$360.00	\$108.00	\$144.00	\$180.00	\$396.00	\$144.00	\$216.00	\$252.00	\$648.00	\$216.00	\$360.00	\$540.00	\$1,188.00	\$360.00	\$648.00	\$1,008.00	\$2,016.00	\$576.00	\$1,044.00	\$1,656.00	\$3,420.00	\$936.00	\$1,584.00	\$2,196.00	\$4,572.00	\$1,260.00	\$2,196.00
\$325,000	\$195.00	\$390.00	\$117.00	\$156.00	\$195.00	\$429.00	\$156.00	\$234.00	\$273.00	\$702.00	\$234.00	\$390.00	\$585.00	\$1,287.00	\$390.00	\$702.00	\$1,092.00	\$2,184.00	\$624.00	\$1,131.00	\$1,794.00	\$3,705.00	\$1,014.00	\$1,716.00	\$2,379.00	\$4,953.00	\$1,365.00	\$2,379.00
\$350,000	\$210.00	\$420.00	\$126.00	\$168.00	\$210.00	\$462.00	\$168.00	\$252.00	\$294.00	\$756.00	\$252.00	\$420.00	\$630.00	\$1,386.00	\$420.00	\$756.00	\$1,176.00	\$2,352.00	\$672.00	\$1,218.00	\$1,932.00	\$3,990.00	\$1,092.00	\$1,848.00	\$2,562.00	\$5,334.00	\$1,470.00	\$2,562.00
\$375,000	\$225.00	\$450.00	\$135.00	\$180.00	\$225.00	\$495.00	\$180.00	\$270.00	\$315.00	\$810.00	\$270.00	\$450.00	\$675.00	\$1,485.00	\$450.00	\$810.00	\$1,260.00	\$2,520.00	\$720.00	\$1,305.00	\$2,070.00	\$4,275.00	\$1,170.00	\$1,980.00	\$2,745.00	\$5,715.00	\$1,575.00	\$2,745.00
\$400,000	\$240.00	\$480.00	\$144.00	\$192.00	\$240.00	\$528.00	\$192.00	\$288.00	\$336.00	\$864.00	\$288.00	\$480.00	\$720.00	\$1,584.00	\$480.00	\$864.00	\$1,344.00	\$2,688.00	\$768.00	\$1,392.00	\$2,208.00	\$4,560.00	\$1,248.00	\$2,112.00	\$2,928.00	\$6,096.00	\$1,680.00	\$2,928.00
\$425,000	\$255.00	\$510.00	\$153.00	\$204.00	\$255.00	\$561.00	\$204.00	\$306.00	\$357.00	\$918.00	\$306.00	\$510.00	\$765.00	\$1,683.00	\$510.00	\$918.00	\$1,428.00	\$2,856.00	\$816.00	\$1,479.00	\$2,346.00	\$4,845.00	\$1,326.00	\$2,244.00	\$3,111.00	\$6,477.00	\$1,785.00	\$3,111.00
\$450,000	\$270.00	\$540.00	\$162.00	\$216.00	\$270.00	\$594.00	\$216.00	\$324.00	\$378.00	\$972.00	\$324.00	\$540.00	\$810.00	\$1,782.00	\$540.00	\$972.00	\$1,512.00	\$3,024.00	\$864.00	\$1,566.00	\$2,484.00	\$5,130.00	\$1,404.00	\$2,376.00	\$3,294.00	\$6,858.00	\$1,890.00	\$3,294.00
\$475,000	\$285.00	\$570.00	\$171.00	\$228.00	\$285.00	\$627.00	\$228.00	\$342.00	\$399.00	\$1,026.00	\$342.00	\$570.00	\$855.00	\$1,881.00	\$570.00	\$1,026.00	\$1,596.00	\$3,192.00	\$912.00	\$1,653.00	\$2,622.00	\$5,415.00	\$1,482.00	\$2,508.00	\$3,477.00	\$7,239.00	\$1,995.00	\$3,477.00
\$500,000	\$300.00	\$600.00	\$180.00	\$240.00	\$300.00	\$660.00	\$240.00	\$360.00	\$420.00	\$1,080.00	\$360.00	\$600.00	\$900.00	\$1,980.00	\$600.00	\$1,080.00	\$1,680.00	\$3,360.00	\$960.00	\$1,740.00	\$2,760.00	\$5,700.00	\$1,560.00	\$2,640.00	\$3,660.00	\$7,620.00	\$2,100.00	\$3,660.00
\$525,000	\$315.00	\$630.00	\$189.00	\$252.00	\$315.00	\$693.00	\$252.00	\$378.00	\$441.00	\$1,134.00	\$378.00	\$630.00	\$945.00	\$2,079.00	\$630.00	\$1,134.00	\$1,764.00	\$3,528.00	\$1,008.00	\$1,827.00	\$2,898.00	\$5,985.00	\$1,638.00	\$2,772.00	\$3,843.00	\$8,001.00	\$2,205.00	\$3,843.00
\$550,000	\$330.00	\$660.00	\$198.00	\$264.00	\$330.00	\$726.00	\$264.00	\$396.00	\$462.00	\$1,188.00	\$396.00	\$660.00	\$990.00	\$2,178.00	\$660.00	\$1,188.00	\$1,848.00	\$3,696.00	\$1,056.00	\$1,914.00	\$3,036.00	\$6,270.00	\$1,716.00	\$2,904.00	\$4,026.00	\$8,382.00	\$2,310.00	\$4,026.00
\$575,000	\$345.00	\$690.00	\$207.00	\$276.00	\$345.00	\$759.00	\$276.00	\$414.00	\$483.00	\$1,242.00	\$414.00	\$690.00	\$1,035.00	\$2,277.00	\$690.00	\$1,242.00	\$1,932.00	\$3,864.00	\$1,104.00	\$2,001.00	\$3,174.00	\$6,555.00	\$1,794.00	\$3,036.00	\$4,209.00	\$8,763.00	\$2,415.00	\$4,209.00
\$600,000	\$360.00	\$720.00	\$216.00	\$288.00	\$360.00	\$792.00	\$288.00	\$432.00	\$504.00	\$1,296.00	\$432.00	\$720.00	\$1,080.00	\$2,376.00	\$720.00	\$1,296.00	\$2,016.00	\$4,032.00	\$1,152.00	\$2,088.00	\$3,312.00	\$6,840.00	\$1,872.00	\$3,168.00	\$4,392.00	\$9,144.00	\$2,520.00	\$4,392.00
\$625,000	\$375.00	\$750.00	\$225.00	\$300.00	\$375.00	\$825.00	\$300.00	\$450.00	\$525.00	\$1,350.00	\$450.00	\$750.00	\$1,125.00	\$2,475.00	\$750.00	\$1,350.00	\$2,100.00	\$4,200.00	\$1,200.00	\$2,175.00	\$3,450.00	\$7,125.00	\$1,950.00	\$3,300.00	\$4,575.00	\$9,525.00	\$2,625.00	\$4,575.00
\$650,000	\$390.00	\$780.00	\$234.00	\$312.00	\$390.00	\$858.00	\$312.00	\$468.00	\$546.00	\$1,404.00	\$468.00	\$780.00	\$1,170.00	\$2,574.00	\$780.00	\$1,404.00	\$2,184.00	\$4,368.00	\$1,248.00	\$2,262.00	\$3,588.00	\$7,410.00	\$2,028.00	\$3,432.00	\$4,758.00	\$9,906.00	\$2,730.00	\$4,758.00
\$675,000	\$405.00	\$810.00	\$243.00	\$324.00	\$405.00	\$891.00	\$324.00	\$486.00	\$567.00	\$1,458.00	\$486.00	\$810.00	\$1,215.00	\$2,673.00	\$810.00	\$1,458.00	\$2,268.00	\$4,536.00	\$1,296.00	\$2,349.00	\$3,726.00	\$7,695.00	\$2,106.00	\$3,564.00	\$4,941.00	\$10,287.00	\$2,835.00	\$4,941.00
\$700,000	\$420.00	\$840.00	\$252.00	\$336.00	\$420.00	\$924.00	\$336.00	\$504.00	\$588.00	\$1,512.00	\$504.00	\$840.00	\$1,260.00	\$2,772.00	\$840.00	\$1,512.00	\$2,352.00	\$4,704.00	\$1,344.00	\$2,436.00	\$3,864.00	\$7,980.00	\$2,184.00	\$3,696.00	\$5,124.00	\$10,668.00	\$2,940.00	\$5,124.00
\$725,000	\$435.00	\$870.00	\$261.00	\$348.00	\$435.00	\$957.00	\$348.00	\$522.00	\$609.00	\$1,566.00	\$522.00	\$870.00	\$1,305.00	\$2,871.00	\$870.00	\$1,566.00	\$2,436.00	\$4,872.00	\$1,392.00	\$2,523.00	\$4,002.00	\$8,265.00	\$2,262.00	\$3,828.00	\$5,307.00	\$11,049.00	\$3,045.00	\$5,307.00
\$750,000	\$450.00	\$900.00	\$270.00	\$360.00	\$450.00	\$990.00	\$360.00	\$540.00	\$630.00	\$1,620.00	\$540.00	\$900.00	\$1,350.00	\$2,970.00	\$900.00	\$1,620.00	\$2,520.00	\$5,040.00	\$1,440.00	\$2,610.00	\$4,140.00	\$8,550.00	\$2,340.00	\$3,960.00	\$5,490.00	\$11,430.00	\$3,150.00	\$5,490.00
\$775,000	\$465.00	\$930.00	\$279.00	\$372.00	\$465.00	\$1,023.00	\$372.00	\$558.00	\$651.00	\$1,674.00	\$558.00	\$930.00	\$1,395.00	\$3,069.00	\$930.00	\$1,674.00	\$2,604.00	\$5,208.00	\$1,488.00	\$2,697.00	\$4,278.00	\$8,835.00	\$2,418.00	\$4,092.00	\$5,673.00	\$11,811.00	\$3,255.00	\$5,673.00
\$800,000	\$480.00	\$960.00	\$288.00	\$384.00	\$480.00	\$1,056.00	\$384.00	\$576.00	\$672.00	\$1,728.00	\$576.00	\$960.00	\$1,440.00	\$3,168.00	\$960.00	\$1,728.00	\$2,688.00	\$5,376.00	\$1,536.00	\$2,784.00	\$4,416.00	\$9,120.00	\$2,496.00	\$4,224.00	\$5,856.00	\$12,192.00	\$3,360.00	\$5,856.00
\$825,000	\$495.00	\$990.00	\$297.00	\$396.00	\$495.00	\$1,089.00	\$396.00	\$594.00	\$693.00	\$1,782.00	\$594.00	\$990.00	\$1,485.00	\$3,267.00	\$990.00	\$1,782.00	\$2,772.00	\$5,544.00	\$1,584.00	\$2,871.00	\$4,554.00	\$9,405.00	\$2,574.00	\$4,356.00	\$6,039.00	\$12,573.00	\$3,465.00	\$6,039.00
\$850,000	\$510.00	\$1,020.00	\$306.00	\$408.00	\$510.00	\$1,122.00	\$408.00	\$612.00	\$714.00	\$1,836.00	\$612.00	\$1,020.00	\$1,530.00	\$3,366.00	\$1,020.00	\$1,836.00	\$2,856.00	\$5,712.00	\$1,632.00	\$2,958.00	\$4,692.00	\$9,690.00	\$2,652.00	\$4,488.00	\$6,222.00	\$12,954.00	\$3,570.00	\$6,222.00
\$875,000	\$525.00	\$1,050.00																										

SPOUSE OPTIONAL LIFE INSURANCE TABLE – APPENDIX B

UNITS OF COVERAGE	Under 35 Male N/S	Under 35 Male Smoker	Under 35 Female N/S	Under 35 Female Smoker	Age 35-39 Male N/S	Age 35-39 Male Smoker	Age 35-39 Female N/S	Age 35-39 Female Smoker	Age 40-44 Male N/S	Age 40-44 Male Smoker	Age 40-44 Female N/S	Age 40-44 Female Smoker	Age 45-49 Male N/S	Age 45-49 Male Smoker	Age 45-49 Female N/S	Age 45-49 Female Smoker	Age 50-54 Male N/S	Age 50-54 Male Smoker	Age 50-54 Female N/S	Age 50-54 Female Smoker	Age 55-59 Male N/S	Age 55-59 Male Smoker	Age 55-59 Female N/S	Age 55-59 Female Smoker	Age 60-64 Male N/S	Age 60-64 Male Smoker	Age 60-64 Female N/S	Age 60-64 Female Smoker
\$25,000	\$15.00	\$30.00	\$9.00	\$12.00	\$15.00	\$33.00	\$12.00	\$18.00	\$21.00	\$54.00	\$18.00	\$30.00	\$45.00	\$99.00	\$30.00	\$54.00	\$84.00	\$168.00	\$48.00	\$87.00	\$138.00	\$285.00	\$78.00	\$132.00	\$183.00	\$381.00	\$105.00	\$183.00
\$50,000	\$30.00	\$60.00	\$18.00	\$24.00	\$30.00	\$66.00	\$24.00	\$36.00	\$42.00	\$108.00	\$36.00	\$60.00	\$90.00	\$198.00	\$60.00	\$108.00	\$168.00	\$336.00	\$96.00	\$174.00	\$276.00	\$570.00	\$156.00	\$264.00	\$366.00	\$762.00	\$210.00	\$366.00
\$75,000	\$45.00	\$90.00	\$27.00	\$36.00	\$45.00	\$99.00	\$36.00	\$54.00	\$63.00	\$162.00	\$54.00	\$90.00	\$135.00	\$297.00	\$90.00	\$162.00	\$252.00	\$504.00	\$144.00	\$261.00	\$414.00	\$855.00	\$234.00	\$396.00	\$549.00	\$1,143.00	\$315.00	\$549.00
\$100,000	\$60.00	\$120.00	\$36.00	\$48.00	\$60.00	\$132.00	\$48.00	\$72.00	\$84.00	\$216.00	\$72.00	\$120.00	\$180.00	\$396.00	\$120.00	\$216.00	\$336.00	\$672.00	\$192.00	\$348.00	\$552.00	\$1,140.00	\$312.00	\$528.00	\$732.00	\$1,524.00	\$420.00	\$732.00
\$125,000	\$75.00	\$150.00	\$45.00	\$60.00	\$75.00	\$165.00	\$60.00	\$90.00	\$105.00	\$270.00	\$90.00	\$150.00	\$225.00	\$495.00	\$150.00	\$270.00	\$420.00	\$840.00	\$240.00	\$435.00	\$690.00	\$1,425.00	\$390.00	\$660.00	\$915.00	\$1,905.00	\$525.00	\$915.00
\$150,000	\$90.00	\$180.00	\$54.00	\$72.00	\$90.00	\$198.00	\$72.00	\$108.00	\$126.00	\$324.00	\$108.00	\$180.00	\$270.00	\$594.00	\$180.00	\$324.00	\$504.00	\$1,008.00	\$288.00	\$522.00	\$828.00	\$1,710.00	\$468.00	\$792.00	\$1,098.00	\$2,286.00	\$630.00	\$1,098.00
\$175,000	\$105.00	\$210.00	\$63.00	\$84.00	\$105.00	\$231.00	\$84.00	\$126.00	\$147.00	\$378.00	\$126.00	\$210.00	\$315.00	\$693.00	\$210.00	\$378.00	\$588.00	\$1,176.00	\$336.00	\$609.00	\$966.00	\$1,995.00	\$546.00	\$924.00	\$1,281.00	\$2,667.00	\$735.00	\$1,281.00
\$200,000	\$120.00	\$240.00	\$72.00	\$96.00	\$120.00	\$264.00	\$96.00	\$144.00	\$168.00	\$432.00	\$144.00	\$240.00	\$360.00	\$792.00	\$240.00	\$432.00	\$672.00	\$1,344.00	\$384.00	\$696.00	\$1,104.00	\$2,280.00	\$624.00	\$1,056.00	\$1,464.00	\$3,048.00	\$840.00	\$1,464.00
\$225,000	\$135.00	\$270.00	\$81.00	\$108.00	\$135.00	\$297.00	\$108.00	\$162.00	\$189.00	\$486.00	\$162.00	\$270.00	\$405.00	\$891.00	\$270.00	\$486.00	\$756.00	\$1,512.00	\$432.00	\$783.00	\$1,242.00	\$2,565.00	\$702.00	\$1,188.00	\$1,647.00	\$3,429.00	\$945.00	\$1,647.00
\$250,000	\$150.00	\$300.00	\$90.00	\$120.00	\$150.00	\$330.00	\$120.00	\$180.00	\$210.00	\$540.00	\$180.00	\$300.00	\$450.00	\$990.00	\$300.00	\$540.00	\$840.00	\$1,680.00	\$480.00	\$870.00	\$1,380.00	\$2,850.00	\$780.00	\$1,320.00	\$1,830.00	\$3,810.00	\$1,050.00	\$1,830.00
\$275,000	\$165.00	\$330.00	\$99.00	\$132.00	\$165.00	\$363.00	\$132.00	\$198.00	\$231.00	\$594.00	\$198.00	\$330.00	\$495.00	\$1,089.00	\$330.00	\$594.00	\$924.00	\$1,848.00	\$528.00	\$957.00	\$1,518.00	\$3,135.00	\$858.00	\$1,452.00	\$2,013.00	\$4,191.00	\$1,155.00	\$2,013.00
\$300,000	\$180.00	\$360.00	\$108.00	\$144.00	\$180.00	\$396.00	\$144.00	\$216.00	\$252.00	\$648.00	\$216.00	\$360.00	\$540.00	\$1,188.00	\$360.00	\$648.00	\$1,008.00	\$2,016.00	\$576.00	\$1,044.00	\$1,656.00	\$3,420.00	\$936.00	\$1,584.00	\$2,196.00	\$4,572.00	\$1,260.00	\$2,196.00
\$325,000	\$195.00	\$390.00	\$117.00	\$156.00	\$195.00	\$429.00	\$156.00	\$234.00	\$273.00	\$702.00	\$234.00	\$390.00	\$585.00	\$1,287.00	\$390.00	\$702.00	\$1,092.00	\$2,184.00	\$624.00	\$1,131.00	\$1,794.00	\$3,705.00	\$1,014.00	\$1,716.00	\$2,379.00	\$4,953.00	\$1,365.00	\$2,379.00
\$350,000	\$210.00	\$420.00	\$126.00	\$168.00	\$210.00	\$462.00	\$168.00	\$252.00	\$294.00	\$756.00	\$252.00	\$420.00	\$630.00	\$1,386.00	\$420.00	\$756.00	\$1,176.00	\$2,352.00	\$672.00	\$1,218.00	\$1,932.00	\$3,990.00	\$1,092.00	\$1,848.00	\$2,562.00	\$5,334.00	\$1,470.00	\$2,562.00
\$375,000	\$225.00	\$450.00	\$135.00	\$180.00	\$225.00	\$495.00	\$180.00	\$270.00	\$315.00	\$810.00	\$270.00	\$450.00	\$675.00	\$1,485.00	\$450.00	\$810.00	\$1,260.00	\$2,520.00	\$720.00	\$1,305.00	\$2,070.00	\$4,275.00	\$1,170.00	\$1,980.00	\$2,745.00	\$5,715.00	\$1,575.00	\$2,745.00
\$400,000	\$240.00	\$480.00	\$144.00	\$192.00	\$240.00	\$528.00	\$192.00	\$288.00	\$336.00	\$864.00	\$288.00	\$480.00	\$720.00	\$1,584.00	\$480.00	\$864.00	\$1,344.00	\$2,688.00	\$768.00	\$1,392.00	\$2,208.00	\$4,560.00	\$1,248.00	\$2,112.00	\$2,928.00	\$6,096.00	\$1,680.00	\$2,928.00
\$425,000	\$255.00	\$510.00	\$153.00	\$204.00	\$255.00	\$561.00	\$204.00	\$306.00	\$357.00	\$918.00	\$306.00	\$510.00	\$765.00	\$1,683.00	\$510.00	\$918.00	\$1,428.00	\$2,856.00	\$816.00	\$1,479.00	\$2,346.00	\$4,845.00	\$1,326.00	\$2,244.00	\$3,111.00	\$6,477.00	\$1,785.00	\$3,111.00
\$450,000	\$270.00	\$540.00	\$162.00	\$216.00	\$270.00	\$594.00	\$216.00	\$324.00	\$378.00	\$972.00	\$324.00	\$540.00	\$810.00	\$1,782.00	\$540.00	\$972.00	\$1,512.00	\$3,024.00	\$864.00	\$1,566.00	\$2,484.00	\$5,130.00	\$1,404.00	\$2,376.00	\$3,294.00	\$6,858.00	\$1,890.00	\$3,294.00
\$475,000	\$285.00	\$570.00	\$171.00	\$228.00	\$285.00	\$627.00	\$228.00	\$342.00	\$399.00	\$1,026.00	\$342.00	\$570.00	\$855.00	\$1,881.00	\$570.00	\$1,026.00	\$1,596.00	\$3,192.00	\$912.00	\$1,653.00	\$2,622.00	\$5,415.00	\$1,482.00	\$2,508.00	\$3,477.00	\$7,239.00	\$1,995.00	\$3,477.00
\$500,000	\$300.00	\$600.00	\$180.00	\$240.00	\$300.00	\$660.00	\$240.00	\$360.00	\$420.00	\$1,080.00	\$360.00	\$600.00	\$900.00	\$1,980.00	\$600.00	\$1,080.00	\$1,680.00	\$3,360.00	\$960.00	\$1,740.00	\$2,760.00	\$5,700.00	\$1,560.00	\$2,640.00	\$3,660.00	\$7,620.00	\$2,100.00	\$3,660.00

CHILD OPTIONAL LIFE INSURANCE TABLE – APPENDIX C

UNITS OF COVERAGE	ANNUAL COST
\$5,000	\$11.28
\$10,000	\$22.56
\$15,000	\$33.84
\$20,000	\$45.12

EMPLOYEE OPTIONAL AND SPOUSE OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE TABLE – APPENDIX D

UNITS OF COVERAGE	ANNUAL COST
\$25,000	\$9.60
\$50,000	\$19.20
\$75,000	\$28.80
\$100,000	\$38.40
\$125,000	\$48.00
\$150,000	\$57.60
\$175,000	\$67.20
\$200,000	\$76.80
\$225,000	\$86.40
\$250,000	\$96.00
\$275,000	\$105.60
\$300,000	\$115.20
\$325,000	\$124.80
\$350,000	\$134.40
\$375,000	\$144.00
\$400,000	\$153.60
\$425,000	\$163.20
\$450,000	\$172.80
\$475,000	\$182.40
\$500,000	\$192.00

CHILD OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE TABLE – APPENDIX E

UNITS OF COVERAGE	ANNUAL COST
\$10,000	\$3.30
\$20,000	\$6.60
\$30,000	\$9.90
\$40,000	\$13.20
\$50,000	\$16.50
\$60,000	\$19.80
\$70,000	\$23.10
\$80,000	\$26.40
\$90,000	\$29.70
\$100,000	\$33.00
\$110,000	\$36.30
\$120,000	\$39.60
\$130,000	\$42.90
\$140,000	\$46.20
\$150,000	\$49.50
\$160,000	\$52.80
\$170,000	\$56.10
\$180,000	\$59.40
\$190,000	\$62.70
\$200,000	\$66.00
\$210,000	\$69.30
\$220,000	\$72.60
\$230,000	\$75.90
\$240,000	\$79.20
\$250,000	\$82.50