



HBS Systems, Inc

Eligibility

All Active Full-Time Employees electing Smoker Coverage

Voluntary Life and AD&D

Employee Benefit: **\$10,000 to \$300,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$100,000 in \$5,000 increments.**
(not to exceed 100% of the employee benefit)

Note: Spouse may not have coverage unless the employee has coverage.

The Spouse amount may not exceed the amount for which the employee is eligible.

Guarantee Issue*

Employee	to age 69	\$100,000
Employee	age 70 and over	\$10,000
Spouse	to age 69	\$25,000
Spouse	age 70 and over	\$10,000

*Assumes 45% participation

Child Coverage

Birth to 14 days:	\$1,000
15 days to 6 months:	\$5,000
6 months to age 26:	\$5,000 to \$10,000 in increments of \$5,000

SPECIAL NOTE:

A One-Time Open Enrollment is being Offered:

During this one-time special Enrollment period, Employees, Dependent Spouses and Dependent Child(ren) may enroll for coverage, apply for additional coverage or request changes to existing coverage up to the Guarantee Issue Benefit Limit listed above.

Benefits elected during this one-time special Enrollment period, up to the Guarantee Issue Limit, will not be subject to the Evidence of Insurability requirements.

Life and AD&D benefits reduce by 35% of the original amount at age 70 and further reduce by 55% of the original amount at age 75.

Voluntary Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

ATTAINED AGE												
Benefit Amount	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	\$1.25	\$1.25	\$1.25	\$1.55	\$1.95	\$2.55	\$4.15	\$6.45	\$10.85	\$14.95	\$23.65	\$58.16
\$20,000	\$2.50	\$2.50	\$2.50	\$3.10	\$3.90	\$5.10	\$8.30	\$12.90	\$21.70	\$29.90	\$47.30	\$116.32
\$30,000	\$3.75	\$3.75	\$3.75	\$4.65	\$5.85	\$7.65	\$12.45	\$19.35	\$32.55	\$44.85	\$70.95	\$174.48
\$40,000	\$5.00	\$5.00	\$5.00	\$6.20	\$7.80	\$10.20	\$16.60	\$25.80	\$43.40	\$59.80	\$94.60	\$232.64
\$50,000	\$6.25	\$6.25	\$6.25	\$7.75	\$9.75	\$12.75	\$20.75	\$32.25	\$54.25	\$74.75	\$118.25	\$290.80
\$60,000	\$7.50	\$7.50	\$7.50	\$9.30	\$11.70	\$15.30	\$24.90	\$38.70	\$65.10	\$89.70	\$141.90	\$348.96
\$70,000	\$8.75	\$8.75	\$8.75	\$10.85	\$13.65	\$17.85	\$29.05	\$45.15	\$75.95	\$104.65	\$165.55	\$407.12
\$80,000	\$10.00	\$10.00	\$10.00	\$12.40	\$15.60	\$20.40	\$33.20	\$51.60	\$86.80	\$119.60	\$189.20	\$465.28
\$90,000	\$11.25	\$11.25	\$11.25	\$13.95	\$17.55	\$22.95	\$37.35	\$58.05	\$97.65	\$134.55	\$212.85	\$523.44
\$100,000	\$12.50	\$12.50	\$12.50	\$15.50	\$19.50	\$25.50	\$41.50	\$64.50	\$108.50	\$149.50	\$236.50	\$581.60
\$110,000	\$13.75	\$13.75	\$13.75	\$17.05	\$21.45	\$28.05	\$45.65	\$70.95	\$119.35	\$164.45	\$260.15	\$639.76
\$120,000	\$15.00	\$15.00	\$15.00	\$18.60	\$23.40	\$30.60	\$49.80	\$77.40	\$130.20	\$179.40	\$283.80	\$697.92
\$130,000	\$16.25	\$16.25	\$16.25	\$20.15	\$25.35	\$33.15	\$53.95	\$83.85	\$141.05	\$194.35	\$307.45	\$756.08
\$140,000	\$17.50	\$17.50	\$17.50	\$21.70	\$27.30	\$35.70	\$58.10	\$90.30	\$151.90	\$209.30	\$331.10	\$814.24
\$150,000	\$18.75	\$18.75	\$18.75	\$23.25	\$29.25	\$38.25	\$62.25	\$96.75	\$162.75	\$224.25	\$354.75	\$872.40
\$200,000	\$25.00	\$25.00	\$25.00	\$31.00	\$39.00	\$51.00	\$83.00	\$129.00	\$217.00	\$299.00	\$473.00	\$1,163.20
\$250,000	\$31.25	\$31.25	\$31.25	\$38.75	\$48.75	\$63.75	\$103.75	\$161.25	\$271.25	\$373.75	\$591.25	\$1,454.00
\$300,000	\$37.50	\$37.50	\$37.50	\$46.50	\$58.50	\$76.50	\$124.50	\$193.50	\$325.50	\$448.50	\$709.50	\$1,744.80

Employee Voluntary Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.125
20-24	\$0.125
25-29	\$0.125
30-34	\$0.155
35-39	\$0.195
40-44	\$0.255
45-49	\$0.415
50-54	\$0.645
55-59	\$1.085
60-64	\$1.495
65-69	\$2.365
70+	\$5.816

Dependent Life (Children)	
Monthly Premium per Family	
Life/AD&D	
\$5,000	\$1.16
\$10,000	\$2.31



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Voluntary Life and AD&D

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Benefit Amount	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	\$0.63	\$0.63	\$0.63	\$0.78	\$0.98	\$1.28	\$2.08	\$3.23	\$5.43	\$7.48	\$11.83	\$29.08
\$10,000	\$1.25	\$1.25	\$1.25	\$1.55	\$1.95	\$2.55	\$4.15	\$6.45	\$10.85	\$14.95	\$23.65	\$58.16
\$15,000	\$1.88	\$1.88	\$1.88	\$2.33	\$2.93	\$3.83	\$6.23	\$9.68	\$16.28	\$22.43	\$35.48	\$87.24
\$20,000	\$2.50	\$2.50	\$2.50	\$3.10	\$3.90	\$5.10	\$8.30	\$12.90	\$21.70	\$29.90	\$47.30	\$116.32
\$25,000	\$3.13	\$3.13	\$3.13	\$3.88	\$4.88	\$6.38	\$10.38	\$16.13	\$27.13	\$37.38	\$59.13	\$145.40
\$30,000	\$3.75	\$3.75	\$3.75	\$4.65	\$5.85	\$7.65	\$12.45	\$19.35	\$32.55	\$44.85	\$70.95	\$174.48
\$35,000	\$4.38	\$4.38	\$4.38	\$5.43	\$6.83	\$8.93	\$14.53	\$22.58	\$37.98	\$52.33	\$82.78	\$203.56
\$40,000	\$5.00	\$5.00	\$5.00	\$6.20	\$7.80	\$10.20	\$16.60	\$25.80	\$43.40	\$59.80	\$94.60	\$232.64
\$45,000	\$5.63	\$5.63	\$5.63	\$6.98	\$8.78	\$11.48	\$18.68	\$29.03	\$48.83	\$67.28	\$106.43	\$261.72
\$50,000	\$6.25	\$6.25	\$6.25	\$7.75	\$9.75	\$12.75	\$20.75	\$32.25	\$54.25	\$74.75	\$118.25	\$290.80
\$55,000	\$6.88	\$6.88	\$6.88	\$8.53	\$10.73	\$14.03	\$22.83	\$35.48	\$59.68	\$82.23	\$130.08	\$319.88
\$60,000	\$7.50	\$7.50	\$7.50	\$9.30	\$11.70	\$15.30	\$24.90	\$38.70	\$65.10	\$89.70	\$141.90	\$348.96
\$65,000	\$8.13	\$8.13	\$8.13	\$10.08	\$12.68	\$16.58	\$26.98	\$41.93	\$70.53	\$97.18	\$153.73	\$378.04
\$70,000	\$8.75	\$8.75	\$8.75	\$10.85	\$13.65	\$17.85	\$29.05	\$45.15	\$75.95	\$104.65	\$165.55	\$407.12
\$75,000	\$9.38	\$9.38	\$9.38	\$11.63	\$14.63	\$19.13	\$31.13	\$48.38	\$81.38	\$112.13	\$177.38	\$436.20
\$80,000	\$10.00	\$10.00	\$10.00	\$12.40	\$15.60	\$20.40	\$33.20	\$51.60	\$86.80	\$119.60	\$189.20	\$465.28
\$85,000	\$10.63	\$10.63	\$10.63	\$13.18	\$16.58	\$21.68	\$35.28	\$54.83	\$92.23	\$127.08	\$201.03	\$494.36
\$90,000	\$11.25	\$11.25	\$11.25	\$13.95	\$17.55	\$22.95	\$37.35	\$58.05	\$97.65	\$134.55	\$212.85	\$523.44
\$95,000	\$11.88	\$11.88	\$11.88	\$14.73	\$18.53	\$24.23	\$39.43	\$61.28	\$103.08	\$142.03	\$224.68	\$552.52
\$100,000	\$12.50	\$12.50	\$12.50	\$15.50	\$19.50	\$25.50	\$41.50	\$64.50	\$108.50	\$149.50	\$236.50	\$581.60

Spouse	
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