



VERADO ENERGY INCORPORATED

GROUP VOLUNTARY TERM LIFE AND AD&D INSURANCE
Coverage Effective Date: May 1, 2022 Rate Guarantee: 3 Years

Age Band	Employee Life Monthly Rates per \$1,000	Spouse Life Monthly Rates per \$1,000	Child Life Monthly Rate per \$1,000
15-24	\$0.087	\$0.087	\$0.300*
25-29	\$0.083	\$0.083	
30-34	\$0.106	\$0.106	
35-39	\$0.155	\$0.155	
40-44	\$0.225	\$0.225	
45-49	\$0.371	\$0.371	
50-54	\$0.565	\$0.565	
55-59	\$0.826	\$0.826	
60-64	\$1.089	\$1.089	
65-69	\$1.401	\$1.401	
70-74	\$2.567	\$2.567	
75+	\$8.625	\$8.625	
<i>*Note: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have. Children are eligible up to age 26.</i>			
	Employee AD&D	Spouse AD&D	Child AD&D

\$0.050

\$0.050

\$0.050

Employees Eligible for Coverage	Minimum Participation Requirement
20	<p>In order for the case to be issued, the greater of 10* employees or 20% of the eligible employees must participate in the plan</p> <p><i>*Availability down to 5 enrolled lives may be subject to case packaging criteria and other program requirements. Please speak with your UNUM representative for more information.</i></p>

Life

Contributions

Minimum Hours for Eligibility

PROVISIONS QUOTED

Full-time Employees

Employee pays 100%

30 hours per week