Supplemental Life and AD&D PREMIUM RATE GRID



Employee

Monthly Premium per Family

Life/AD&D

\$0.26

\$2.60

\$1,000

\$10,000

MRC ENERGY COMPANY - F019620

Eligibility

You are eligible to enroll if you work the minimum number of hours per week

by your employer, and you have satisfied any waiting period.

| Life and AD&D \$10,000 to \$500,000 in \$10,000 | increments | | ates per \$1,000 | | | |
|--|--|---|--|--|--|--|
| \$10,000 to \$500,000 in \$10,000 | increments | A | · | | | |
| | increments. | Age | Rates | | | |
| not to exceed 5 times Annual E | Earnings | Under 20 | \$0.100 | | | |
| Spouse Benefit: \$5,000 to \$100,000 in \$5,000 increments. | | | | | | |
| (not to exceed 50% of the employee benefit) | | | | | | |
| Note: Spouse may not have coverage unless the employee has coverage. | | | | | | |
| y not exceed the amount for which th | 35-39 | \$0.190 | | | | |
| | | 40-44 | \$0.220 | | | |
| | | 45-49 | \$0.340 | | | |
| | | 50-54 | \$0.590 | | | |
| | | 55-59 | \$0.960 | | | |
| \$100,000 | hired on or after 1/1/2019 | 60-64 | \$1.440 | | | |
| \$50,000 | hired prior to 1/1/2019 | 65-69 | \$2.080 | | | |
| \$25,000 | | 70+ | \$3.670 | | | |
| | | | | | | |
| | | | | | | |
| \$1,000 | | | | | | |
| \$1,000 | | | | | | |
| \$1,000 to \$ | 10,000 in increments of \$1,000 | | | | | |
| | \$5,000 to \$100,000 in \$5,000 in (not to exceed 50% of the emp t have coverage unless the emp y not exceed the amount for which th \$100,000 \$50,000 \$25,000 \$1,000 \$1,000 | \$5,000 to \$100,000 in \$5,000 increments. (not to exceed 50% of the employee benefit) t have coverage unless the employee has coverage. y not exceed the amount for which the employee is eligible. \$100,000 hired on or after 1/1/2019 \$50,000 hired prior to 1/1/2019 \$25,000 \$1,000 | \$5,000 to \$100,000 in \$5,000 increments. 20-24 (not to exceed 50% of the employee benefit) 25-29 t have coverage unless the employee has coverage. 30-34 y not exceed the amount for which the employee is eligible. 35-39 40-44 45-49 50-54 55-59 \$100,000 hired on or after 1/1/2019 60-64 \$50,000 hired prior to 1/1/2019 65-69 \$25,000 70+ \$1,000 \$1,000 | | | |

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

Supplemental 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 | 70-74 |
| \$10,000 | \$1.00 | \$1.00 | \$1.00 | \$1.60 | \$1.90 | \$2.20 | \$3.40 | \$5.90 | \$9.60 | \$14.40 | \$20.80 | \$36.70 |
| \$20,000 | \$2.00 | \$2.00 | \$2.00 | \$3.20 | \$3.80 | \$4.40 | \$6.80 | \$11.80 | \$19.20 | \$28.80 | \$41.60 | \$73.40 |
| \$30,000 | \$3.00 | \$3.00 | \$3.00 | \$4.80 | \$5.70 | \$6.60 | \$10.20 | \$17.70 | \$28.80 | \$43.20 | \$62.40 | \$110.10 |
| \$40,000 | \$4.00 | \$4.00 | \$4.00 | \$6.40 | \$7.60 | \$8.80 | \$13.60 | \$23.60 | \$38.40 | \$57.60 | \$83.20 | \$146.80 |
| \$50,000 | \$5.00 | \$5.00 | \$5.00 | \$8.00 | \$9.50 | \$11.00 | \$17.00 | \$29.50 | \$48.00 | \$72.00 | \$104.00 | \$183.50 |
| \$60,000 | \$6.00 | \$6.00 | \$6.00 | \$9.60 | \$11.40 | \$13.20 | \$20.40 | \$35.40 | \$57.60 | \$86.40 | \$124.80 | \$220.20 |
| \$70,000 | \$7.00 | \$7.00 | \$7.00 | \$11.20 | \$13.30 | \$15.40 | \$23.80 | \$41.30 | \$67.20 | \$100.80 | \$145.60 | \$256.90 |
| \$80,000 | \$8.00 | \$8.00 | \$8.00 | \$12.80 | \$15.20 | \$17.60 | \$27.20 | \$47.20 | \$76.80 | \$115.20 | \$166.40 | \$293.60 |
| \$90,000 | \$9.00 | \$9.00 | \$9.00 | \$14.40 | \$17.10 | \$19.80 | \$30.60 | \$53.10 | \$86.40 | \$129.60 | \$187.20 | \$330.30 |
| \$100,000 | \$10.00 | \$10.00 | \$10.00 | \$16.00 | \$19.00 | \$22.00 | \$34.00 | \$59.00 | \$96.00 | \$144.00 | \$208.00 | \$367.00 |
| \$150,000 | \$15.00 | \$15.00 | \$15.00 | \$24.00 | \$28.50 | \$33.00 | \$51.00 | \$88.50 | \$144.00 | \$216.00 | \$312.00 | \$550.50 |
| \$200,000 | \$20.00 | \$20.00 | \$20.00 | \$32.00 | \$38.00 | \$44.00 | \$68.00 | \$118.00 | \$192.00 | \$288.00 | \$416.00 | \$734.00 |
| \$250,000 | \$25.00 | \$25.00 | \$25.00 | \$40.00 | \$47.50 | \$55.00 | \$85.00 | \$147.50 | \$240.00 | \$360.00 | \$520.00 | \$917.50 |
| \$300,000 | \$30.00 | \$30.00 | \$30.00 | \$48.00 | \$57.00 | \$66.00 | \$102.00 | \$177.00 | \$288.00 | \$432.00 | \$624.00 | \$1,101.00 |
| \$350,000 | \$35.00 | \$35.00 | \$35.00 | \$56.00 | \$66.50 | \$77.00 | \$119.00 | \$206.50 | \$336.00 | \$504.00 | \$728.00 | \$1,284.50 |
| \$400,000 | \$40.00 | \$40.00 | \$40.00 | \$64.00 | \$76.00 | \$88.00 | \$136.00 | \$236.00 | \$384.00 | \$576.00 | \$832.00 | \$1,468.00 |
| \$450,000 | \$45.00 | \$45.00 | \$45.00 | \$72.00 | \$85.50 | \$99.00 | \$153.00 | \$265.50 | \$432.00 | \$648.00 | \$936.00 | \$1,651.50 |
| \$500,000 | \$50.00 | \$50.00 | \$50.00 | \$80.00 | \$95.00 | \$110.00 | \$170.00 | \$295.00 | \$480.00 | \$720.00 | \$1,040.00 | \$1,835.00 |

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

Supplemental Life and AD&D PREMIUM RATE GRID



\$1,000

\$10,000

\$0.26

\$2.60

BlueCross BlueShield of Texas

Spouse

MRC ENERGY COMPANY - F019620

<u>Eligibility</u>

You are eligible to enroll if you work the minimum number of hours per week

by your employer, and you have satisfied any waiting period.

| | | Supplemental Life/AD&D | | | | |
|----------------------|---|------------------------|--------------|--|--|--|
| Supplemental | Monthly rates per \$1,000 | | | | | |
| Employee Benefit: | \$10,000 to \$500,000 in \$10,000 increments. | Age | Rates | | | |
| | not to exceed 5 times Annual Earnings | Under 20 | \$0.100 | | | |
| Spouse Benefit: | \$5,000 to \$100,000 in \$5,000 increments. | 20-24 | \$0.100 | | | |
| | 25-29 | \$0.100 | | | | |
| Note: Spouse may i | 30-34 | \$0.160 | | | | |
| The Spouse amount n | 35-39 | \$0.190 | | | | |
| | | 40-44 | \$0.220 | | | |
| | | 45-49 | \$0.340 | | | |
| | | 50-54 | \$0.590 | | | |
| Guarantee Issue* | | 55-59 | \$0.960 | | | |
| Employee | \$100,000 hired on or after 1/1/2019 | 60-64 | \$1.440 | | | |
| Employee | \$50,000 hired prior to 1/1/2019 | 65-69 | \$2.080 | | | |
| Spouse | \$25,000 | 70+ | \$3.670 | | | |
| *NEW HIRES ONLY | | | | | | |
| Child Coverage | | | | | | |
| Birth to 15 days: | \$1,000 | | | | | |
| 15 days to 6 months | s: \$1,000 | | | | | |
| 6 months to age 26 | \$1,000 to \$10,000 in increments of \$1,000 | | | | | |
| Life and AD&D ben | Dependent Life (Children) | | | | | |
| by 50% of the origin | Monthly Premium per Family Life/AD&D | | | | | |

Supplemental 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 | 70-74 |
| \$5,000 | \$0.50 | \$0.50 | \$0.50 | \$0.80 | \$0.95 | \$1.10 | \$1.70 | \$2.95 | \$4.80 | \$7.20 | \$10.40 | \$18.35 |
| \$10,000 | \$1.00 | \$1.00 | \$1.00 | \$1.60 | \$1.90 | \$2.20 | \$3.40 | \$5.90 | \$9.60 | \$14.40 | \$20.80 | \$36.70 |
| \$15,000 | \$1.50 | \$1.50 | \$1.50 | \$2.40 | \$2.85 | \$3.30 | \$5.10 | \$8.85 | \$14.40 | \$21.60 | \$31.20 | \$55.05 |
| \$20,000 | \$2.00 | \$2.00 | \$2.00 | \$3.20 | \$3.80 | \$4.40 | \$6.80 | \$11.80 | \$19.20 | \$28.80 | \$41.60 | \$73.40 |
| \$25,000 | \$2.50 | \$2.50 | \$2.50 | \$4.00 | \$4.75 | \$5.50 | \$8.50 | \$14.75 | \$24.00 | \$36.00 | \$52.00 | \$91.75 |
| \$50,000 | \$5.00 | \$5.00 | \$5.00 | \$8.00 | \$9.50 | \$11.00 | \$17.00 | \$29.50 | \$48.00 | \$72.00 | \$104.00 | \$183.50 |
| \$75,000 | \$7.50 | \$7.50 | \$7.50 | \$12.00 | \$14.25 | \$16.50 | \$25.50 | \$44.25 | \$72.00 | \$108.00 | \$156.00 | \$275.25 |
| \$100,000 | \$10.00 | \$10.00 | \$10.00 | \$16.00 | \$19.00 | \$22.00 | \$34.00 | \$59.00 | \$96.00 | \$144.00 | \$208.00 | \$367.00 |

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.