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

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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

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