

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.

Supplemental Life and AD&D

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

not to exceed 5 times Annual Earnings

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.

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

Guarantee Issue*

Employee **\$100,000** hired on or after 1/1/2019

Employee **\$50,000** hired prior to 1/1/2019

Spouse **\$25,000**

***NEW HIRES ONLY**

Child Coverage

Birth to 15 days: **\$1,000**

15 days to 6 months: **\$1,000**

6 months to age 26: **\$1,000 to \$10,000 in increments of \$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.

**Employee
Supplemental Life/AD&D**

Monthly rates per \$1,000

<u>Age</u>	<u>Rates</u>
Under 20	\$0.100
20-24	\$0.100
25-29	\$0.100
30-34	\$0.160
35-39	\$0.190
40-44	\$0.220
45-49	\$0.340
50-54	\$0.590
55-59	\$0.960
60-64	\$1.440
65-69	\$2.080
70+	\$3.670

Dependent Life (Children)

Monthly Premium per Family

<u>Life/AD&D</u>	
\$1,000	\$0.26
\$10,000	\$2.60

Supplemental Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

<u>Benefit Amount</u>	<u>ATTAINED AGE</u>											
	<u><20</u>	<u>20-24</u>	<u>25-29</u>	<u>30-34</u>	<u>35-39</u>	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>
\$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 Cost (Based on 12 payroll deductions per year)

Benefit Amount	ATTAINED AGE											
	<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

**Spouse
Supplemental Life/AD&D**

Monthly rates per \$1,000

Age	Rates
Under 20	\$0.100
20-24	\$0.100
25-29	\$0.100
30-34	\$0.160
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70+	\$3.670

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Life/AD&D

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