

Camelot Management Facility Solutions

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**

Spouse Benefit: **\$5,000 to \$500,000 in \$5,000 increments**
(not to exceed 100% of the employee benefit)

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

Guarantee Issue*

Employee	\$100,000
Spouse	\$25,000

*Assumes 55% participation

Child Coverage

Birth to 14 days:	\$0
15 days to 6 months:	\$100
6 months to age 26:	\$2,000 to \$10,000 in increments of \$2,000

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

Age	Rates
Under 20	\$0.134
20-24	\$0.134
25-29	\$0.134
30-34	\$0.156
35-39	\$0.199
40-44	\$0.278
45-49	\$0.410
50-54	\$0.583
55-59	\$0.826
60-64	\$1.071
65-69	\$1.489
70-74	\$2.770
75+	\$8.454

Dependent Life (Children)

Monthly Premium per Family

Life/AD&D	
\$2,000	\$0.94
\$10,000	\$4.72

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
\$10,000	\$1.34	\$1.34	\$1.34	\$1.56	\$1.99	\$2.78	\$4.10	\$5.83	\$8.26	\$10.71	\$14.89	\$27.70
\$20,000	\$2.68	\$2.68	\$2.68	\$3.12	\$3.98	\$5.56	\$8.20	\$11.66	\$16.52	\$21.42	\$29.78	\$55.40
\$30,000	\$4.02	\$4.02	\$4.02	\$4.68	\$5.97	\$8.34	\$12.30	\$17.49	\$24.78	\$32.13	\$44.67	\$83.10
\$40,000	\$5.36	\$5.36	\$5.36	\$6.24	\$7.96	\$11.12	\$16.40	\$23.32	\$33.04	\$42.84	\$59.56	\$110.80
\$50,000	\$6.70	\$6.70	\$6.70	\$7.80	\$9.95	\$13.90	\$20.50	\$29.15	\$41.30	\$53.55	\$74.45	\$138.50
\$60,000	\$8.04	\$8.04	\$8.04	\$9.36	\$11.94	\$16.68	\$24.60	\$34.98	\$49.56	\$64.26	\$89.34	\$166.20
\$70,000	\$9.38	\$9.38	\$9.38	\$10.92	\$13.93	\$19.46	\$28.70	\$40.81	\$57.82	\$74.97	\$104.23	\$193.90
\$80,000	\$10.72	\$10.72	\$10.72	\$12.48	\$15.92	\$22.24	\$32.80	\$46.64	\$66.08	\$85.68	\$119.12	\$221.60
\$90,000	\$12.06	\$12.06	\$12.06	\$14.04	\$17.91	\$25.02	\$36.90	\$52.47	\$74.34	\$96.39	\$134.01	\$249.30
\$100,000	\$13.40	\$13.40	\$13.40	\$15.60	\$19.90	\$27.80	\$41.00	\$58.30	\$82.60	\$107.10	\$148.90	\$277.00
\$150,000	\$20.10	\$20.10	\$20.10	\$23.40	\$29.85	\$41.70	\$61.50	\$87.45	\$123.90	\$160.65	\$223.35	\$415.50
\$200,000	\$26.80	\$26.80	\$26.80	\$31.20	\$39.80	\$55.60	\$82.00	\$116.60	\$165.20	\$214.20	\$297.80	\$554.00
\$250,000	\$33.50	\$33.50	\$33.50	\$39.00	\$49.75	\$69.50	\$102.50	\$145.75	\$206.50	\$267.75	\$372.25	\$692.50
\$300,000	\$40.20	\$40.20	\$40.20	\$46.80	\$59.70	\$83.40	\$123.00	\$174.90	\$247.80	\$321.30	\$446.70	\$831.00
\$350,000	\$46.90	\$46.90	\$46.90	\$54.60	\$69.65	\$97.30	\$143.50	\$204.05	\$289.10	\$374.85	\$521.15	\$969.50
\$400,000	\$53.60	\$53.60	\$53.60	\$62.40	\$79.60	\$111.20	\$164.00	\$233.20	\$330.40	\$428.40	\$595.60	\$1,108.00
\$450,000	\$60.30	\$60.30	\$60.30	\$70.20	\$89.55	\$125.10	\$184.50	\$262.35	\$371.70	\$481.95	\$670.05	\$1,246.50
\$500,000	\$67.00	\$67.00	\$67.00	\$78.00	\$99.50	\$139.00	\$205.00	\$291.50	\$413.00	\$535.50	\$744.50	\$1,385.00



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Guarantee Issue*

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Spouse	\$25,000

*Assumes 55% participation

Child Coverage

Birth to 14 days:	\$0
15 days to 6 months:	\$100
6 months to age 26:	\$2,000 to \$10,000 in increments of \$2,000

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)

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	\$0.60	\$0.60	\$0.68	\$0.84	\$1.13	\$1.56	\$2.26	\$3.22	\$4.54	\$6.09	\$8.65	\$16.11
\$10,000	\$1.20	\$1.20	\$1.35	\$1.68	\$2.25	\$3.12	\$4.51	\$6.43	\$9.08	\$12.18	\$17.29	\$32.21
\$15,000	\$1.80	\$1.80	\$2.03	\$2.52	\$3.38	\$4.68	\$6.77	\$9.65	\$13.62	\$18.27	\$25.94	\$48.32
\$20,000	\$2.40	\$2.40	\$2.70	\$3.36	\$4.50	\$6.24	\$9.02	\$12.86	\$18.16	\$24.36	\$34.58	\$64.42
\$25,000	\$3.00	\$3.00	\$3.38	\$4.20	\$5.63	\$7.80	\$11.28	\$16.08	\$22.70	\$30.45	\$43.23	\$80.53
\$30,000	\$3.60	\$3.60	\$4.05	\$5.04	\$6.75	\$9.36	\$13.53	\$19.29	\$27.24	\$36.54	\$51.87	\$96.63
\$35,000	\$4.20	\$4.20	\$4.73	\$5.88	\$7.88	\$10.92	\$15.79	\$22.51	\$31.78	\$42.63	\$60.52	\$112.74
\$40,000	\$4.80	\$4.80	\$5.40	\$6.72	\$9.00	\$12.48	\$18.04	\$25.72	\$36.32	\$48.72	\$69.16	\$128.84
\$45,000	\$5.40	\$5.40	\$6.08	\$7.56	\$10.13	\$14.04	\$20.30	\$28.94	\$40.86	\$54.81	\$77.81	\$144.95
\$50,000	\$6.00	\$6.00	\$6.75	\$8.40	\$11.25	\$15.60	\$22.55	\$32.15	\$45.40	\$60.90	\$86.45	\$161.05
\$100,000	\$12.00	\$12.00	\$13.50	\$16.80	\$22.50	\$31.20	\$45.10	\$64.30	\$90.80	\$121.80	\$172.90	\$322.10
\$150,000	\$18.00	\$18.00	\$20.25	\$25.20	\$33.75	\$46.80	\$67.65	\$96.45	\$136.20	\$182.70	\$259.35	\$483.15
\$200,000	\$24.00	\$24.00	\$27.00	\$33.60	\$45.00	\$62.40	\$90.20	\$128.60	\$181.60	\$243.60	\$345.80	\$644.20
\$300,000	\$36.00	\$36.00	\$40.50	\$50.40	\$67.50	\$93.60	\$135.30	\$192.90	\$272.40	\$365.40	\$518.70	\$966.30
\$400,000	\$48.00	\$48.00	\$54.00	\$67.20	\$90.00	\$124.80	\$180.40	\$257.20	\$363.20	\$487.20	\$691.60	\$1,288.40
\$500,000	\$60.00	\$60.00	\$67.50	\$84.00	\$112.50	\$156.00	\$225.50	\$321.50	\$454.00	\$609.00	\$864.50	\$1,610.50

Spouse Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.120
20-24	\$0.120
25-29	\$0.135
30-34	\$0.168
35-39	\$0.225
40-44	\$0.312
45-49	\$0.451
50-54	\$0.643
55-59	\$0.908
60-64	\$1.218
65-69	\$1.729
70-74	\$3.221
75+	\$9.843

Dependent Life (Children)	
Monthly Premium per Family	
Life/AD&D	
\$2,000	\$0.94
\$10,000	\$4.72