

## City of Surprise Plan Benefits

*Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.*

### Supplemental Term Life Insurance Coverage Options

<b>For You</b>	\$10,000 increments up to the lesser of 5 times your Basic Annual Earnings or \$500,000
<b>For Your Spouse</b>	\$10,000 to \$100,000 in \$10,000 increments
<b>For Your Dependent Children*</b>	Children under 6 months - \$1,000 Children over 6 months - \$25,000

\*Child(ren)'s Eligibility: Dependent children ages 15 days to 19 years old, or 23 years old if a child is a full-time student, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

### Monthly Costs for Supplemental Term Life Insurance and Accidental Death and Dismemberment Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates as well as those for your spouse (based on your age and the amount of coverage you want). Rates to cover your child(ren) are also shown.

Age	Your Monthly Cost Per \$1,000 of Coverage	Spouse Monthly Cost Per \$1,000 of Coverage
Under 30	\$0.119	\$0.068
30 – 34	\$0.139	\$0.088
35 – 39	\$0.169	\$0.098
40 – 44	\$0.199	\$0.118
45 – 49	\$0.269	\$0.158
50 – 54	\$0.399	\$0.238
55 – 59	\$0.659	\$0.368
60 – 64	\$0.979	\$0.598
65 – 69	\$1.699	\$1.038
70 +	\$2.529	\$1.718
<b>Cost for your Child(ren)<sup>†</sup></b>	\$3.43	

† Covers all eligible children

Use the table below to calculate your premium based on the amount of life insurance you will need.

**Example:** \$100,000 Supplemental Life Coverage

1. Enter the rate from the table (example age 36)	\$0.169	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	100	_____
3. Monthly premium (1) x (2)	\$16.90	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.