Optional Term Life Insurance

Optional Term Life is available to active Full-time employees including Qwest Union Represented Term Full-time employees.

Optional Term Life rate per $1,000 of coverage			
Age for Employee and Spouse/DP	**Employee and Spouse/DP monthly rate**	**Employee and Spouse/ DP bi-weekly rate**	**Child(ren) rate**
<25	$0.050	$0.023	• $0.124 monthly • $0.057 bi-weekly
25-29	$0.057	$0.026	
30-34	$0.071	$0.033	
35-39	$0.075	$0.035	
40-44	$0.078	$0.036	
45-49	$0.133	$0.061	
50-54	$0.214	$0.099	
55-59	$0.395	$0.182	
60-64	$0.622	$0.287	
65-69	$1.119	$0.516	
70+	$1.990	$0.918	

***DP refers to Domestic Partner**

Note: Employee Optional Term Life premiums are calculated using base pay (excludes anticipated short-term incentive).

Spouse/DP and Child(ren) Optional Term Life premiums are calculated using a flat dollar amount you select during enrollment. Calculate Spouse/DP Optional Term Life premiums using your Spouse's/DP's age.

You have three options: Employee, Spouse/DP, Child(ren) coverage; bundling rules do not apply – you don't need to enroll in Employee coverage to elect Spouse/DP and/or Child(ren) coverage.

Example: Eligible pay = $72,123
- Employee's Age = 54
- Multiple selected = 2x
- $72,123 x 2 = $144,246
- Round up (nearest thousand) = $145,000
- Divide by $1,000 = 145
- Multiply by $0.214 (Employee's age rate) = 31.03
- Multiply by 12 (months) = 372.36
- Divide by 26 (pay periods) = 14.32
- Bi-weekly premium deduction = $14.32

For more information, refer to the Life and Accidental Death & Dismemberment (AD&D) Insurance Plan Summary Plan Description (SPD) available on InsideLumen or in the **Reference Center** on the Health and Life website.

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