

## City and County of San Francisco Voluntary Benefit Sample Rates

### Aetna Term Life Insurance

#### Employee & Spouse Non Tobacco Rate

Age Band	Benefit Amount	EE &Sp Monthly Prem Rate/\$1000 Benefit	EE (26) Payroll Deduction Amount
30-34	\$100,000	.070	\$3.23
35-39	\$100,000	.080	\$3.69
40-44	\$100,000	.100	\$4.62
45-49	\$100,000	.150	\$6.92
50-54	\$100,000	.230	\$10.62
55-59	\$100,000	.430	\$19.85
30-34	\$300,000	.070	\$9.69
35-39	\$300,000	.080	\$11.08
40-44	\$300,000	.100	\$13.85
45-49	\$300,000	.150	\$20.77
50-54	\$300,000	.230	\$31.85
55-59	\$300,000	.430	\$59.54
30-34	\$500,000	.070	\$16.16
35-39	\$500,000	.080	\$18.46
40-44	\$500,000	.100	\$23.08
45-49	\$500,000	.150	\$34.62
50-54	\$500,000	.230	\$53.08
55-59	\$500,000	.430	\$99.23

The above are sample rates. Coverage is available from under age 15 to age 84.

#### Aetna Term Life Continued:

#### Employee & Spouse Tobacco Rate

Age Band	Benefit Amount	EE &Sp Monthly Prem Rate/\$1000 Benefit	EE (26) Payroll Deduction Amount
30-34	\$100,000	.090	\$4.16
35-39	\$100,000	.100	\$4.62
40-44	\$100,000	.120	\$5.54
45-49	\$100,000	.160	\$7.39
50-54	\$100,000	.250	\$11.54
55-59	\$100,000	.470	\$21.69
30-34	\$300,000	.090	\$12.46
35-39	\$300,000	.100	\$13.85
40-44	\$300,000	.120	\$16.62
45-49	\$300,000	.160	\$22.16
50-54	\$300,000	.250	\$34.62
55-59	\$300,000	.470	\$65.08
30-34	\$500,000	.090	\$20.77
35-39	\$500,000	.100	\$23.08
40-44	\$500,000	.120	\$27.69
45-49	\$500,000	.160	\$36.92
50-54	\$500,000	.250	\$57.69

55-59	\$500,000	.470	\$108.46
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The above are sample rates. Coverage is available from under age 15 to age 84.

#### Dependent Children Rate

Dependent Eligible Age	Benefit Amount	Child Dependent Monthly Rate/\$1000	Payroll Deduction Premium
Birth – 19/24 full-time student	\$1000	.20	\$.09
Birth – 19/24 full-time student	\$5000	.20	\$.46

#### Accidental Death Benefit Rate

Age Band	Benefit Amount	Monthly AD&D Rate/\$1000	Payroll Deduction Premium
15-84 Employee	\$100,000	\$0.04	\$1.85
15-84 Spouse	\$50,000	\$0.04	\$.92
0-24 Child	\$5000	\$0.04	\$.09

Accidental Death is available to all insureds. The benefit amount is equal to the term life insurance applied for at \$0.04/1000 month. EE age 34, non- tobacco user, purchases \$100,000 life insurance and applies for accidental death coverage, the term life and accidental death coverage amount would be \$100,000 for both coverage amounts.