

# Voluntary accidental death and dismemberment (AD&D) insurance benefit costs.

Prepared for the employees of San Francisco Health Service System.

**Instructions:** The below table(s) contain cost information for your available product options. To find your cost, view the box where your age and selected coverage amount cross.

## Voluntary accidental death & dismemberment (AD&D) insurance

Accidental death & dismemberment (AD&D) insurance pays benefits if you die or are seriously injured as a result of a covered accident. AD&D coverage amounts are always available without having to answer any medical questions. Employees may elect insurance in increments of \$10,000, up to \$500,000. Spouses of employees may elect insurance in increments of \$5,000, up to \$250,000.

Benefits reduce at ages 65, 70 and 75. Please see reduced benefit amounts and costs on pages 3-8 for each age reduction

Bi-weekly costs per elected amount					
Employee					
\$10,000	\$0.07	\$180,000	\$1.33	\$350,000	\$2.58
\$20,000	\$0.15	\$190,000	\$1.40	\$360,000	\$2.66
\$30,000	\$0.22	\$200,000	\$1.48	\$370,000	\$2.73
\$40,000	\$0.30	\$210,000	\$1.55	\$380,000	\$2.81
\$50,000	\$0.37	\$220,000	\$1.62	\$390,000	\$2.88
\$60,000	\$0.44	\$230,000	\$1.70	\$400,000	\$2.95
\$70,000	\$0.52	\$240,000	\$1.77	\$410,000	\$3.03
\$80,000	\$0.59	\$250,000	\$1.85	\$420,000	\$3.10
\$90,000	\$0.66	\$260,000	\$1.92	\$430,000	\$3.18
\$100,000	\$0.74	\$270,000	\$1.99	\$440,000	\$3.25
\$110,000	\$0.81	\$280,000	\$2.07	\$450,000	\$3.32
\$120,000	\$0.89	\$290,000	\$2.14	\$460,000	\$3.40
\$130,000	\$0.96	\$300,000	\$2.22	\$470,000	\$3.47
\$140,000	\$1.03	\$310,000	\$2.29	\$480,000	\$3.54
\$150,000	\$1.11	\$320,000	\$2.36	\$490,000	\$3.62
\$160,000	\$1.18	\$330,000	\$2.44	\$500,000	\$3.69
\$170,000	\$1.26	\$340,000	\$2.51		



Bi-weekly costs per elected amount					
Spouse					
\$5,000	\$0.04	\$90,000	\$0.66	\$175,000	\$1.29
\$10,000	\$0.07	\$95,000	\$0.70	\$180,000	\$1.33
\$15,000	\$0.11	\$100,000	\$0.74	\$185,000	\$1.37
\$20,000	\$0.15	\$105,000	\$0.78	\$190,000	\$1.40
\$25,000	\$0.18	\$110,000	\$0.81	\$195,000	\$1.44
\$30,000	\$0.22	\$115,000	\$0.85	\$200,000	\$1.48
\$35,000	\$0.26	\$120,000	\$0.89	\$205,000	\$1.51
\$40,000	\$0.30	\$125,000	\$0.92	\$210,000	\$1.55
\$45,000	\$0.33	\$130,000	\$0.96	\$215,000	\$1.59
\$50,000	\$0.37	\$135,000	\$1.00	\$220,000	\$1.62
\$55,000	\$0.41	\$140,000	\$1.03	\$225,000	\$1.66
\$60,000	\$0.44	\$145,000	\$1.07	\$230,000	\$1.70
\$65,000	\$0.48	\$150,000	\$1.11	\$235,000	\$1.74
\$70,000	\$0.52	\$155,000	\$1.14	\$240,000	\$1.77
\$75,000	\$0.55	\$160,000	\$1.18	\$245,000	\$1.81
\$80,000	\$0.59	\$165,000	\$1.22	\$250,000	\$1.85
\$85,000	\$0.63	\$170,000	\$1.26		

Bi-weekly costs per elected amount	
Child(ren)	
\$10,000	
\$0.09	

## Voluntary AD&D Benefit Costs for ages 65-69

Prepared for San Francisco Health Service System Employees

Bi-Weekly Rates for Employee & Spouse Benefit amount and premium will be a separate benefit and cost for employee and spouse.		
Coverage amounts	Reduced Benefit Amount by 35% (to 65%)	Bi-weekly premium for Employee age 65-69
\$10,000	\$6,500	\$0.05
\$20,000	\$13,000	\$0.10
\$30,000	\$19,500	\$0.14
\$40,000	\$26,000	\$0.19
\$50,000	\$32,500	\$0.24
\$60,000	\$39,000	\$0.29
\$70,000	\$45,500	\$0.34
\$80,000	\$52,000	\$0.38
\$90,000	\$58,500	\$0.43
\$100,000	\$65,000	\$0.48
\$110,000	\$71,500	\$0.53
\$120,000	\$78,000	\$0.58
\$130,000	\$84,500	\$0.62
\$140,000	\$91,000	\$0.67
\$150,000	\$97,500	\$0.72
\$160,000	\$104,000	\$0.77
\$170,000	\$110,500	\$0.82
\$180,000	\$117,000	\$0.86
\$190,000	\$123,500	\$0.91
\$200,000	\$130,000	\$0.96
\$210,000	\$136,500	\$1.01
\$220,000	\$143,000	\$1.06
\$230,000	\$149,500	\$1.10
\$240,000	\$156,000	\$1.15
\$250,000	\$162,500	\$1.20
\$260,000	\$169,000	\$1.25
\$270,000	\$175,500	\$1.30
\$280,000	\$182,000	\$1.34
\$290,000	\$188,500	\$1.39
\$300,000	\$195,000	\$1.44
\$310,000	\$201,500	\$1.49
\$320,000	\$208,000	\$1.54
\$330,000	\$214,500	\$1.58

Bi-Weekly Rates for Employee & Spouse Benefit amount and premium will be a separate benefit and cost for employee and spouse.		
Coverage amounts	Redcued Benefit Amount by 35% (to 65%)	Bi-weekly premium for Employee age 65-69
\$340,000	\$221,000	\$1.63
\$350,000	\$227,500	\$1.68
\$360,000	\$234,000	\$1.73
\$370,000	\$240,500	\$1.78
\$380,000	\$247,000	\$1.82
\$390,000	\$253,500	\$1.87
\$400,000	\$260,000	\$1.92
\$410,000	\$266,500	\$1.97
\$420,000	\$273,000	\$2.02
\$430,000	\$279,500	\$2.06
\$440,000	\$286,000	\$2.11
\$450,000	\$292,500	\$2.16
\$460,000	\$299,000	\$2.21
\$470,000	\$305,500	\$2.26
\$480,000	\$312,000	\$2.30
\$490,000	\$318,500	\$2.35
\$500,000	\$325,000	\$2.40

## Voluntary AD&D Benefit Costs for ages 70-74

Prepared for San Francisco Health Service System  
Employees

Bi-Weekly Rates for Employee & Spouse Benefit amount and premium will be a separate benefit and cost for employee and spouse.		
Coverage amounts	Reduced Benefit Amount by 50% (to 50%)	Bi-weekly premium for Employee age 70-74
\$10,000	\$5,000	\$0.04
\$20,000	\$10,000	\$0.07
\$30,000	\$15,000	\$0.11
\$40,000	\$20,000	\$0.15
\$50,000	\$25,000	\$0.18
\$60,000	\$30,000	\$0.22
\$70,000	\$35,000	\$0.26
\$80,000	\$40,000	\$0.30
\$90,000	\$45,000	\$0.33
\$100,000	\$50,000	\$0.37
\$110,000	\$55,000	\$0.41
\$120,000	\$60,000	\$0.44
\$130,000	\$65,000	\$0.48
\$140,000	\$70,000	\$0.52
\$150,000	\$75,000	\$0.55
\$160,000	\$80,000	\$0.59
\$170,000	\$85,000	\$0.63
\$180,000	\$90,000	\$0.66
\$190,000	\$95,000	\$0.70
\$200,000	\$100,000	\$0.74
\$210,000	\$105,000	\$0.78
\$220,000	\$110,000	\$0.81
\$230,000	\$115,000	\$0.85
\$240,000	\$120,000	\$0.89
\$250,000	\$125,000	\$0.92
\$260,000	\$130,000	\$0.96
\$270,000	\$135,000	\$1.00
\$280,000	\$140,000	\$1.03
\$290,000	\$145,000	\$1.07
\$300,000	\$150,000	\$1.11
\$310,000	\$155,000	\$1.14
\$320,000	\$160,000	\$1.18
\$330,000	\$165,000	\$1.22

**Bi-Weekly Rates for Employee & Spouse**  
Benefit amount and premium will be a separate benefit and cost  
for employee and spouse.

<b>Coverage amounts</b>	<b>Reduced Benefit Amount by 50% (to 50%)</b>	<b>Bi-weekly premium for Employee age 70-74</b>
\$340,000	\$170,000	\$1.26
\$350,000	\$175,000	\$1.29
\$360,000	\$180,000	\$1.33
\$370,000	\$185,000	\$1.37
\$380,000	\$190,000	\$1.40
\$390,000	\$195,000	\$1.44
\$400,000	\$200,000	\$1.48
\$410,000	\$205,000	\$1.51
\$420,000	\$210,000	\$1.55
\$430,000	\$215,000	\$1.59
\$440,000	\$220,000	\$1.62
\$450,000	\$225,000	\$1.66
\$460,000	\$230,000	\$1.70
\$470,000	\$235,000	\$1.74
\$480,000	\$240,000	\$1.77
\$490,000	\$245,000	\$1.81
\$500,000	\$250,000	\$1.85

## Voluntary AD&D Benefit Costs for ages 75+

Prepared for San Francisco Health Service System Employees

<p style="text-align: center;">Bi-Weekly Rates for Employee &amp; Spouse</p> <p style="text-align: center;">Benefit amount and premium will be a separate benefit and cost for employee and spouse.</p>		
Coverage amounts	Reduced Benefit Amount by 70% (to 30%)	Bi-Weekly Premium for Employee age 75+
\$10,000	\$3,000	\$0.02
\$20,000	\$6,000	\$0.04
\$30,000	\$9,000	\$0.07
\$40,000	\$12,000	\$0.09
\$50,000	\$15,000	\$0.11
\$60,000	\$18,000	\$0.13
\$70,000	\$21,000	\$0.16
\$80,000	\$24,000	\$0.18
\$90,000	\$27,000	\$0.20
\$100,000	\$30,000	\$0.22
\$110,000	\$33,000	\$0.24
\$120,000	\$36,000	\$0.27
\$130,000	\$39,000	\$0.29
\$140,000	\$42,000	\$0.31
\$150,000	\$45,000	\$0.33
\$160,000	\$48,000	\$0.35
\$170,000	\$51,000	\$0.38
\$180,000	\$54,000	\$0.40
\$190,000	\$57,000	\$0.42
\$200,000	\$60,000	\$0.44
\$210,000	\$63,000	\$0.47
\$220,000	\$66,000	\$0.49
\$230,000	\$69,000	\$0.51
\$240,000	\$72,000	\$0.53
\$250,000	\$75,000	\$0.55
\$260,000	\$78,000	\$0.58
\$270,000	\$81,000	\$0.60
\$280,000	\$84,000	\$0.62
\$290,000	\$87,000	\$0.64
\$300,000	\$90,000	\$0.66
\$310,000	\$93,000	\$0.69
\$320,000	\$96,000	\$0.71
\$330,000	\$99,000	\$0.73

Bi-Weekly Rates for Employee & Spouse Benefit amount and premium will be a separate benefit and cost for employee and spouse.		
Coverage amounts	Reduced Benefit Amount by 70% (to 30%)	Bi-Weekly Premium for Employee age 75+
\$340,000	\$102,000	\$0.75
\$350,000	\$105,000	\$0.78
\$360,000	\$108,000	\$0.80
\$370,000	\$111,000	\$0.82
\$380,000	\$114,000	\$0.84
\$390,000	\$117,000	\$0.86
\$400,000	\$120,000	\$0.89
\$410,000	\$123,000	\$0.91
\$420,000	\$126,000	\$0.93
\$430,000	\$129,000	\$0.95
\$440,000	\$132,000	\$0.97
\$450,000	\$135,000	\$1.00
\$460,000	\$138,000	\$1.02
\$470,000	\$141,000	\$1.04
\$480,000	\$144,000	\$1.06
\$490,000	\$147,000	\$1.09
\$500,000	\$150,000	\$1.11

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding and individual tax situations. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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