THE HARTFORD SUPPLEMENTAL BENEFITS RATES WORKSHEET

Employee Information			
Employee Name:			Employee ID Number:
Date of Hire:	Date Coverage Starts:	DOB:	Age on Coverage Start Date:

SUPPLEMENTAL TERM LIFE INSURANCE

Employee Supplemental Term Life Insurance - $10,000 Increments ($10,000 = 1 Unit)

Minimum Election Amount: $10,000

Maximum Election Amount: $200,000 Guaranteed Issue; $500,000 with appoved Evidence of Insurability (EOI)

Age Range	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Emp Life Monthly Rates Per $10,000	$0.50	$0.60	$0.76	$0.90	$1.00	$1.50	$2.30	$4.30	$6.60	$11.35	$19.84	$20.60
Emp AD&D Monthly Rates Per $10,000	$0.28	$0.28	$0.28	$0.28	$0.28	$0.28	$0.28	$0.28	$0.28	$0.28	$0.28	$0.28

Emp Life Monthly Per $10,000		x	# of Units		Monthly Rate		/ 2 =	**Per Pay**	
Emp AD&D Monthly Per $10,000		x	# of Units		Monthly Rate		/ 2 =	**Per Pay**	

Spouse/Domestic Partner Supplemental Term Life Insurance - $5,000 Increments ($5,000 = 1 Unit)

Minimum Election Amount: $5,000

Maximum Election Amount: $30,000 Guaranteed Issue; $250,000 with appoved Evidence of Insurability (EOI)

* Election amount cannot be greater than 50% of the employee's amount. Rates are based on the EMPLOYEE'S AGE.

Age Range	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
SP/DP Life Monthly Rates Per $5,000	$0.25	$0.30	$0.38	$0.45	$0.50	$0.75	$1.15	$2.15	$3.30	$5.68	$9.92	$10.30
SP/DP AD&D Monthly Rates Per $5,000	$0.14	$0.14	$0.14	$0.14	$0.14	$0.14	$0.14	$0.14	$0.14	$0.14	$0.14	$0.14

SP/DP Life Monthly Per $5,000		x	# of Units		Monthly Rate		/ 2 =	**Per Pay**	
SP/DP AD&D Monthly Per $5,000		x	# of Units		Monthly Rate		/ 2 =	**Per Pay**	

Child Supplemental Term Life Insurance - Flat $10,000 (enrollment available to age 26)

*Employee must enroll in supplemental term life insurance in order to enroll child(ren). Cost is the same no matter how many children are enrolled.

Child Life Rate Per Pay	$0.61	Child AD&D Rate Per Pay:	$0.28	**Both Per Pay:**	**$0.89**

LONG TERM DISABILITY INSURANCE

Employee Only - Benefit Amount: 60% of salary, benefit begins to pay after 180 days of disability

Age Range at Coverage Start Date	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Monthly Rates per $100 of Salary	$0.096	$0.108	$0.180	$0.292	$0.429	$0.663	$0.830	$0.936	$0.682	$0.564

60,000	/ 12 =		/ 100 =		x		/ 2 =	
Annual Earnings ($120,000 Max)		Monthly Earnings			Rate Per $100 Salary	Monthly Rate		**Per Paycheck**

ACCIDENTAL INJURY INSURANCE

Accidental Injury Insurance - No Pre-Existing Condition Exclusions or Evidence of Insurability (EOI) Needed

Coverage Level	Employee Only	Employee + Child(ren)	Employee + Spouse/DP	Employee + Family
Rate Per Paycheck	**$3.28**	**$5.53**	**$5.16**	**$8.68**

HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance - No Pre-Existing Condition Exclusions or Evidence of Insurability (EOI) Needed

Coverage Level	Employee Only	Employee + Child(ren)	Employee + Spouse/DP	Employee + Family
Rate Per Paycheck	**$5.52**	**$11.70**	**$10.10**	**$17.04**

CRITICAL ILLNESS (SPECIFIED DISEASE) INSURANCE - $10,000, $20,000, or $30,000 Benefit

Critical Illness (Specified Disease Insurance) - No Pre-Existing Condition Exclusions or Evidence of Insurability (EOI) Needed

Employee Rates Per Paycheck (With or Without Children)

Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
$10,000	$0.85	$1.20	$1.60	$2.10	$3.15	$5.00	$6.65	$8.40	$11.35	$15.30	$18.50	$21.35	$22.35
$20,000	$1.70	$2.40	$3.20	$4.20	$6.30	$10.00	$13.30	$16.80	$22.70	$30.60	$37.00	$42.70	$44.70
$30,000	$2.55	$3.60	$4.80	$6.30	$9.45	$15.00	$19.95	$25.20	$34.05	$45.90	$55.50	$64.05	$67.05

Spouse/Domestic Partner Rates Per Paycheck (Based on Employee's Age)

Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
$10,000	$0.65	$1.00	$1.35	$1.80	$2.90	$4.75	$6.55	$8.50	$11.70	$16.05	$19.35	$22.30	$23.45
$20,000	$1.30	$2.00	$2.70	$3.60	$5.80	$9.50	$13.10	$17.00	$23.40	$32.10	$38.70	$44.60	$46.90
$30,000	$1.95	$3.00	$4.05	$5.40	$8.70	$14.25	$19.65	$25.50	$35.10	$48.15	$58.05	$66.90	$70.35