

MUTUAL OF OMAHA BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. The City of Everman provides full-time employees with up to 2x salary, not to exceed \$300,000, for Basic Life and accidental death and dismemberment (AD&D) insurance. The City of Everman pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums.

Don't Forget to Update your Beneficiaries in HRConnect.

You can update these anytime during the year, you do not need a life event to update Beneficiaries.

Open Enrollment is the Perfect time to check!

MUTUAL OF OMAHA VOLUNTARY LIFE INSURANCE

Employees who wish to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through Semi-Monthly payroll deductions. Coverage available:

Employee: increments of \$10,000 to a maximum of \$300,000 not to exceed 5 times your earnings. *Amounts above \$100,000 will be subject to additional underwriting.*

Spouse: increments of \$5,000 to a maximum of \$150,000 not to exceed 100% of employee election. *Amounts above \$25,000 will be subject to additional underwriting.*

Child(ren): you may elect \$10,000. The amount may not exceed 50% of employee election. *Child(ren) are covered until Age 26.*

You must enroll in Voluntary Life Coverage for yourself, to be eligible to enroll your spouse or dependents.

Voluntary Term Life and AD&D Coverage Selection and Premium Calculation

Please note that the premium amounts presented below may vary slightly from the amounts provided on your enrollment form, due to rounding.

To select your benefit amount and calculate your premium, do the following:

- 1) Locate the benefit amount you want from the top row of the employee premium table. Your benefit amount must be in an increment of \$10,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.
- 2) Find your age bracket in the far left column.

- 3) Your premium amount is found in the box where the row (your age) and the column (benefit amount) intersect.
- 4) Enter the benefit and premium amounts into their respective areas in the Voluntary Life and AD&D section of your enrollment form.

If the benefit amount you want to select is greater than any amount in the table below, select the benefit amount from the top row that when multiplied by another number results in the benefit amount you want. For example, if you want \$150,000 in coverage, you obtain your premium amount by multiplying the rate for \$50,000 times 3.

EMPLOYEE PREMIUM TABLE (24 PAYROLL DEDUCTIONS PER YEAR)

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
0 - 34	\$0.63	\$1.26	\$1.89	\$2.52	\$3.15	\$3.78	\$4.41	\$5.04	\$5.67	\$6.30
35 - 39	\$0.81	\$1.62	\$2.43	\$3.24	\$4.05	\$4.86	\$5.67	\$6.48	\$7.29	\$8.10
40 - 44	\$1.12	\$2.23	\$3.35	\$4.46	\$5.58	\$6.69	\$7.81	\$8.92	\$10.04	\$11.15
45 - 49	\$1.74	\$3.47	\$5.21	\$6.94	\$8.68	\$10.41	\$12.15	\$13.88	\$15.62	\$17.35
50 - 54	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75	\$16.50	\$19.25	\$22.00	\$24.75	\$27.50
55 - 59	\$4.52	\$9.03	\$13.55	\$18.06	\$22.58	\$27.09	\$31.61	\$36.12	\$40.64	\$45.15
60 - 64	\$6.59	\$13.18	\$19.77	\$26.36	\$32.95	\$39.54	\$46.13	\$52.72	\$59.31	\$65.90
65 - 69	\$10.87	\$21.74	\$32.61	\$43.48	\$54.35	\$65.22	\$76.09	\$86.96	\$97.83	\$108.70
70 - 74	\$18.95	\$37.89	\$56.84	\$75.78	\$94.73	\$113.67	\$132.62	\$151.56	\$170.51	\$189.45
75 - 79	\$31.61	\$63.22	\$94.83	\$126.44	\$158.05	\$189.66	\$221.27	\$252.88	\$284.49	\$316.10
80 - 84	\$50.01	\$100.02	\$150.03	\$200.04	\$250.05	\$300.06	\$350.07	\$400.08	\$450.09	\$500.10
85 - 89	\$75.34	\$150.68	\$226.02	\$301.36	\$376.70	\$452.04	\$527.38	\$602.72	\$678.06	\$753.40
90+	\$108.75	\$217.50	\$326.25	\$435.00	\$543.75	\$652.50	\$761.25	\$870.00	\$978.75	\$1,087.50

Follow the method described above to select a benefit amount and calculate premiums for optional dependent spouse and/or child(ren) coverage. Your spouse's rate is based on your age, so find your age bracket in the far left column of the Spouse Premium Table. Your spouse's premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Your spouse's benefit amount must be in an increment of \$5,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.

SPOUSE PREMIUM TABLE (24 PAYROLL DEDUCTIONS PER YEAR)

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
0 - 34	\$0.30	\$0.60	\$0.90	\$1.19	\$1.49	\$1.79	\$2.09	\$2.38	\$2.68	\$2.98
35 - 39	\$0.39	\$0.78	\$1.17	\$1.55	\$1.94	\$2.33	\$2.72	\$3.10	\$3.49	\$3.88
40 - 44	\$0.54	\$1.08	\$1.62	\$2.16	\$2.70	\$3.24	\$3.78	\$4.32	\$4.86	\$5.40
45 - 49	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25	\$5.10	\$5.95	\$6.80	\$7.65	\$8.50
50 - 54	\$1.36	\$2.72	\$4.08	\$5.43	\$6.79	\$8.15	\$9.51	\$10.86	\$12.22	\$13.58
55 - 59	\$2.24	\$4.48	\$6.72	\$8.96	\$11.20	\$13.44	\$15.68	\$17.92	\$20.16	\$22.40
60 - 64	\$3.28	\$6.56	\$9.84	\$13.11	\$16.39	\$19.67	\$22.95	\$26.22	\$29.50	\$32.78
65 - 69	\$5.42	\$10.84	\$16.26	\$21.67	\$27.09	\$32.51	\$37.93	\$43.34	\$48.76	\$54.18
70 - 74	\$9.46	\$18.91	\$28.37	\$37.82	\$47.28	\$56.73	\$66.19	\$75.64	\$85.10	\$94.55
75 - 79	\$15.79	\$31.58	\$47.37	\$63.15	\$78.94	\$94.73	\$110.52	\$126.30	\$142.09	\$157.88
80 - 84	\$24.99	\$49.98	\$74.97	\$99.95	\$124.94	\$149.93	\$174.92	\$199.90	\$224.89	\$249.88
85 - 89	\$37.66	\$75.31	\$112.96	\$150.61	\$188.27	\$225.92	\$263.57	\$301.22	\$338.88	\$376.53
90+	\$54.36	\$108.72	\$163.08	\$217.43	\$271.79	\$326.15	\$380.51	\$434.86	\$489.22	\$543.58

ALL CHILDREN PREMIUM TABLE (24 PAYROLL DEDUCTIONS PER YEAR)*

	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20	\$1.35	\$1.50

*Regardless of how many children you have, they are included in the "All Children" premium amounts listed in the table above.