



**Village of Oak Lawn- F012986**

**Eligibility**

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

**Voluntary Life**

Employee Benefit: **\$10,000 to \$250,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$150,000 in \$5,000 increments.  
(not to exceed 50% of the employee benefit)**

Note: Spouse may not have coverage unless the employee has coverage.

**Voluntary AD&D**

*Individual Plan* \$25,000 to \$500,000 in \$25,000 increments

*Family Plan* Spouse: 50% of your benefit with no children; 40% with children

**Guarantee Issue\*** Child(ren): 15% of your benefit with no spouse; 10% with spouse

Employee **\$50,000**

Spouse **\$20,000**

\*New Hires only

**Child Coverage**

Birth to 14 days: **\$500**

15 days to 6 months: **\$500**

6 months to age 19: **\$1,000 to \$10,000 in increments of \$1,000**

(Student Maximum Age:25)

Life and AD&D benefits reduce by 35% of the original amount at age 70 and further reduce to 55% of the original amount at age 75, 70% of the original amount at age 80, and 85% of the original amount at age 85.

**Voluntary Life and AD&D**

**Premium Cost (Based on 24 payroll deductions per year)**

| Benefit Amount | AD&D   | ATTAINED AGE |         |         |         |         |         |         |         |          |          |          |          |
|----------------|--------|--------------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|
|                |        | <20          | 20-24   | 25-29   | 30-34   | 35-39   | 40-44   | 45-49   | 50-54   | 55-59    | 60-64    | 65-69    | 70-74    |
| \$10,000       | \$0.17 | \$0.49       | \$0.46  | \$0.50  | \$0.62  | \$0.73  | \$0.97  | \$1.55  | \$2.54  | \$4.39   | \$6.76   | \$11.53  | \$18.10  |
| \$20,000       | \$0.34 | \$0.98       | \$0.92  | \$1.00  | \$1.24  | \$1.46  | \$1.94  | \$3.10  | \$5.07  | \$8.77   | \$13.52  | \$23.05  | \$36.20  |
| \$30,000       | \$0.51 | \$1.47       | \$1.38  | \$1.50  | \$1.86  | \$2.19  | \$2.91  | \$4.65  | \$7.61  | \$13.16  | \$20.28  | \$34.58  | \$54.30  |
| \$40,000       | \$0.68 | \$1.96       | \$1.84  | \$2.00  | \$2.48  | \$2.92  | \$3.88  | \$6.20  | \$10.14 | \$17.54  | \$27.04  | \$46.10  | \$72.40  |
| \$50,000       | \$0.85 | \$2.45       | \$2.30  | \$2.50  | \$3.10  | \$3.65  | \$4.85  | \$7.75  | \$12.68 | \$21.93  | \$33.80  | \$57.63  | \$90.50  |
| \$100,000      | \$1.70 | \$4.90       | \$4.60  | \$5.00  | \$6.20  | \$7.30  | \$9.70  | \$15.50 | \$25.35 | \$43.85  | \$67.60  | \$115.25 | \$181.00 |
| \$150,000      | \$2.55 | \$7.35       | \$6.90  | \$7.50  | \$9.30  | \$10.95 | \$14.55 | \$23.25 | \$38.03 | \$65.78  | \$101.40 | \$172.88 | \$271.50 |
| \$200,000      | \$3.40 | \$9.80       | \$9.20  | \$10.00 | \$12.40 | \$14.60 | \$19.40 | \$31.00 | \$50.70 | \$87.70  | \$135.20 | \$230.50 | \$362.00 |
| \$250,000      | \$4.25 | \$12.25      | \$11.50 | \$12.50 | \$15.50 | \$18.25 | \$24.25 | \$38.75 | \$63.38 | \$109.63 | \$169.00 | \$288.13 | \$452.50 |

**Employee/Spouse**

**Voluntary Life**

Monthly rates per \$1,000

| Age      | Rates   |
|----------|---------|
| Under 20 | \$0.098 |
| 20-24    | \$0.092 |
| 25-29    | \$0.100 |
| 30-34    | \$0.124 |
| 35-39    | \$0.146 |
| 40-44    | \$0.194 |
| 45-49    | \$0.310 |
| 50-54    | \$0.507 |
| 55-59    | \$0.877 |
| 60-64    | \$1.352 |
| 65-69    | \$2.305 |
| 70-74    | \$3.620 |
| 75-79    | \$5.500 |

\*Please contact your HR Department

**Voluntary AD&D**

Monthly rates per \$1,000

|            |         |
|------------|---------|
| Individual | \$0.034 |
| Family     | \$0.049 |

**Dependent Life (Children)**

Monthly Premium per Family

| Life     |        |
|----------|--------|
| \$1,000  | \$0.10 |
| \$10,000 | \$1.03 |