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**Participating Local District  
 Group Life Insurance  
 Coverage and Rates  
 Monthly Rates**

**EFFECTIVE JULY 1, 2017**

**PLD MONTHLY RATES (PER \$1,000 OF COVERAGE)**

| COVERAGE                         | PLD                |        |
|----------------------------------|--------------------|--------|
| <b>Basic<sup>1</sup></b> →       | \$0.46             |        |
| <b>Supplemental One</b> →        | Age ≤ 34           | \$0.04 |
|                                  | 35 - 44            | \$0.07 |
|                                  | 45 - 49            | \$0.11 |
|                                  | 50 - 54            | \$0.15 |
|                                  | 55 - 59            | \$0.30 |
|                                  | 60 - 64            | \$0.43 |
|                                  | 65 plus            | \$0.87 |
| <b>Supplemental Two</b> →        | 2 x Supplemental 1 |        |
| <b>Supplemental Three</b> →      | 3 x Supplemental 1 |        |
| <b>Dependent A<sup>2</sup></b> → | \$1.93             |        |
| <b>Dependent B<sup>2</sup></b> → | \$3.40             |        |

**NOTES:**

- Basic coverage is equal to employee's annual compensation rounded up to next \$1,000. Premium equals Rate x Annual Compensation.
- Dependent coverage is a flat monthly rate covering all eligible dependents.

| <u>Dependent</u>                       | <u>Plan A</u> | <u>Plan B</u> |
|--|---------------|---------------|
| Spouse                                 | \$5,000       | \$10,000      |
| Full-time, unmarried student to age 22 | \$5,000       | \$ 5,000      |
| Children, 6 months to age 19           | \$5,000       | \$ 5,000      |
| Children, 0 to 6 months                | \$1,000       | \$ 2,500      |