

***KENYON COLLEGE VOLUNTARY LIFE & AD&D INSURANCE  
BENEFIT COST***

Age Group—	Monthly Premium Rates										
	>29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
<b>\$20,000</b>											
Life Only	1.20	1.20	1.60	2.60	4.20	6.40	10.80	12.20	22.80	37.40	123.40
Life and AD&D	1.80	1.80	2.20	3.20	4.80	7.00	11.40	12.80	23.40	38.00	124.00
<b>\$40,000</b>											
Life Only	2.40	2.40	3.20	5.20	8.40	12.80	21.60	24.40	45.60	74.80	246.80
Life and AD&D	3.60	3.60	4.40	6.40	9.60	14.00	22.80	25.60	46.80	76.00	248.00
<b>\$60,000</b>											
Life Only	3.60	3.60	4.80	7.80	12.60	19.20	32.40	36.60	68.40	112.20	370.20
Life and AD&D	5.40	5.40	6.60	9.60	14.40	21.00	34.20	38.40	70.20	114.00	372.00
<b>\$80,000</b>											
Life Only	4.80	4.80	6.40	10.40	16.80	25.60	43.20	48.80	91.20	149.60	493.60
Life and AD&D	7.20	7.20	8.80	12.80	19.20	28.00	45.60	51.20	93.60	152.00	496.00
<b>\$100,000</b>											
Life Only	6.00	6.00	8.00	13.00	21.00	32.00	54.00	61.00	114.00	187.00	617.00
Life and AD&D	9.00	9.00	11.00	16.00	25.00	35.00	57.00	64.00	117.00	190.00	620.00
<i>\$100,000+ Rates available upon request – Evidence of Good Health is required.</i>											

***Life Insurance Plan***

***Kenyon College will pay, towards the cost of insurance, the lessor of the cost of coverage or \$2.00 per month.***

**Benefit Formula:** Increments of \$20,000 to a maximum of \$500,000 (anything above the Guaranteed Issue of \$100,000 will require an evidence of good health form completed)

**Age Based Benefit Reduction:** To 65% at age 65, to 50% at age 70

**Guarantee Issue:** \$100,000 for all currently enrolled in the incumbent plan and during Open Enrollment

**Rate Guarantee:** Three Years

An Accelerated Benefit up to 75% of Life and Supplemental Insurance included

Portability of Insurance included. Allowing you to take the coverage with you should you leave Kenyon's employ.

Proof of good health is required for employees who enroll more than 31 days after eligibility.

The actual terms and conditions of the group life and accidental death and dismemberment policy will apply.