

**Dick Lavy Trucking**

**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.

**Supplemental Life and AD&D**

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

**Guarantee Issue\***

Employee **\$150,000**

Employee Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.100
20-24	\$0.100
25-29	\$0.100
30-34	\$0.120
35-39	\$0.150
40-44	\$0.230
45-49	\$0.320
50-54	\$0.530
55-59	\$0.880
60-64	\$1.370
65-69	\$2.130
70-74	\$3.380
75+	*

\*Please contact your HR Department

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

**Supplemental Life and AD&D**

Premium Cost (Based on 52 payroll deductions per year)

Benefit Amount	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	\$0.23	\$0.23	\$0.23	\$0.28	\$0.35	\$0.53	\$0.74	\$1.22	\$2.03	\$3.16	\$4.92	\$7.80
\$20,000	\$0.46	\$0.46	\$0.46	\$0.55	\$0.69	\$1.06	\$1.48	\$2.45	\$4.06	\$6.32	\$9.83	\$15.60
\$30,000	\$0.69	\$0.69	\$0.69	\$0.83	\$1.04	\$1.59	\$2.22	\$3.67	\$6.09	\$9.48	\$14.75	\$23.40
\$40,000	\$0.92	\$0.92	\$0.92	\$1.11	\$1.38	\$2.12	\$2.95	\$4.89	\$8.12	\$12.65	\$19.66	\$31.20
\$50,000	\$1.15	\$1.15	\$1.15	\$1.38	\$1.73	\$2.65	\$3.69	\$6.12	\$10.15	\$15.81	\$24.58	\$39.00
\$60,000	\$1.38	\$1.38	\$1.38	\$1.66	\$2.08	\$3.18	\$4.43	\$7.34	\$12.18	\$18.97	\$29.49	\$46.80
\$70,000	\$1.62	\$1.62	\$1.62	\$1.94	\$2.42	\$3.72	\$5.17	\$8.56	\$14.22	\$22.13	\$34.41	\$54.60
\$80,000	\$1.85	\$1.85	\$1.85	\$2.22	\$2.77	\$4.25	\$5.91	\$9.78	\$16.25	\$25.29	\$39.32	\$62.40
\$90,000	\$2.08	\$2.08	\$2.08	\$2.49	\$3.12	\$4.78	\$6.65	\$11.01	\$18.28	\$28.45	\$44.24	\$70.20
\$100,000	\$2.31	\$2.31	\$2.31	\$2.77	\$3.46	\$5.31	\$7.38	\$12.23	\$20.31	\$31.62	\$49.15	\$78.00
\$110,000	\$2.54	\$2.54	\$2.54	\$3.05	\$3.81	\$5.84	\$8.12	\$13.45	\$22.34	\$34.78	\$54.07	\$85.80
\$120,000	\$2.77	\$2.77	\$2.77	\$3.32	\$4.15	\$6.37	\$8.86	\$14.68	\$24.37	\$37.94	\$58.98	\$93.60
\$130,000	\$3.00	\$3.00	\$3.00	\$3.60	\$4.50	\$6.90	\$9.60	\$15.90	\$26.40	\$41.10	\$63.90	\$101.40
\$140,000	\$3.23	\$3.23	\$3.23	\$3.88	\$4.85	\$7.43	\$10.34	\$17.12	\$28.43	\$44.26	\$68.82	\$109.20
\$150,000	\$3.46	\$3.46	\$3.46	\$4.15	\$5.19	\$7.96	\$11.08	\$18.35	\$30.46	\$47.42	\$73.73	\$117.00
\$200,000	\$4.62	\$4.62	\$4.62	\$5.54	\$6.92	\$10.62	\$14.77	\$24.46	\$40.62	\$63.23	\$98.31	\$156.00
\$250,000	\$5.77	\$5.77	\$5.77	\$6.92	\$8.65	\$13.27	\$18.46	\$30.58	\$50.77	\$79.04	\$122.88	\$195.00
\$300,000	\$6.92	\$6.92	\$6.92	\$8.31	\$10.38	\$15.92	\$22.15	\$36.69	\$60.92	\$94.85	\$147.46	\$234.00
\$350,000	\$8.08	\$8.08	\$8.08	\$9.69	\$12.12	\$18.58	\$25.85	\$42.81	\$71.08	\$110.65	\$172.04	\$273.00
\$400,000	\$9.23	\$9.23	\$9.23	\$11.08	\$13.85	\$21.23	\$29.54	\$48.92	\$81.23	\$126.46	\$196.62	\$312.00
\$450,000	\$10.38	\$10.38	\$10.38	\$12.46	\$15.58	\$23.88	\$33.23	\$55.04	\$91.38	\$142.27	\$221.19	\$351.00
\$500,000	\$11.54	\$11.54	\$11.54	\$13.85	\$17.31	\$26.54	\$36.92	\$61.15	\$101.54	\$158.08	\$245.77	\$390.00