

**SUPPLEMENTAL (OPTIONAL)
AND
DEPENDENT LIFE INSURANCE**

Prudential Life Insurance allows our employees to be able to purchase supplemental (optional) life insurance at a nominal fee.

Please remember that Talbot County Public Schools already provides Basic Life Insurance/AD & D to employees **with benefits** at no cost to the employee. This will not change.

If you choose to purchase Supplemental Life Insurance at this time, it will be at a nominal **monthly** fee, pro-rated annually and deducted over 20 pays from September through June, as listed below:

Age	Cost per \$1000.00 of coverage
Under 30	\$0.031
30 - 34	\$0.041
35 - 39	\$0.062
40 - 44	\$0.103
45 - 49	\$0.185
50 - 54	\$0.278
55 - 59	\$0.401
60 - 64	\$0.607
65 - 69	\$0.978
70+	\$3.188

(You must purchase a minimum of \$10,000 of coverage.)

Please indicate your type of coverage as "Optional Term Life" for Supplemental Life and "Dependent Term Life" for either "Spouse only" or "Spouse and Children".

Please be advised that coverage is required on the employee in order for a spouse or spouse and children to obtain coverage. Again, medical evidence for any elected amount will be required.

- Your spouse \$25,000
- Your children, according to attained age:
 - 14 days or over but less than 6 months \$ 1,000
 - 6 months or over \$ 10,000

- The amount of insurance on a dependent will not exceed 100% of the amount for which you are insured under the Optional Employee Term Life Coverage.

The Prudential Life Insurance Booklets are available on our website under the Personnel heading "Employee Resources". This Insurance Booklet should provide more information for everyone.