

Plan Highlights

Group Supplemental and Dependent Life Insurance



Bluegrass Health Partners

ELIGIBILITY

As Defined by the Employer.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your unmarried financially dependent children from Birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children.

BENEFIT AMOUNT

Supplemental Life: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments, not to exceed 5 times Earnings.

Spouse: Choose from a minimum of \$5,000, a maximum of \$250,000 in \$5,000 increments, not to exceed 100.00% of employee amount.

Child(ren): Birth to age 26 years: Option of \$5,000 or \$10,000.

GUARANTEED ISSUE

Initial eligibility period only

Employee:

Under age 70: \$150,000

Age 70 and over: none

Spouse:

Under age 70: \$50,000

Age 70 and over: none

Child(ren): \$5,000 or \$10,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

RATES

See attached Rate Sheet

FEATURES

- ▶ Living Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Portability
- ▶ Waiver of Premium

Reliance Standard Plans Supplemental and Dependent Life Insurance Premium Table

Plan Holder: Bluegrass Health Partners

Scheduled Benefit: Each eligible employee may elect for himself/herself and/or his/her eligible spouse an amount of insurance shown in the table below.

For employees age 65 and older: Benefit amounts are reduced according to the age-based reduction chart shown in the Supplemental Life brochure.

Employee/Spouse Premiums: To find you and your spouse's premium:

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 65 and older: see above comment).
- Spouse premium: Repeat the steps above for your spouse at your age at your last birthday.
- Employee and spouse rates change as insured moves from one age bracket to the next.

Employee Semi-Monthly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75+
\$10,000	\$0.35	\$0.35	\$0.40	\$0.55	\$0.90	\$1.30	\$2.15	\$3.75	\$5.90	\$9.30	\$14.85	\$26.25
\$20,000	\$0.70	\$0.70	\$0.80	\$1.10	\$1.80	\$2.60	\$4.30	\$7.50	\$11.80	\$18.60	\$29.70	\$52.50
\$30,000	\$1.05	\$1.05	\$1.20	\$1.65	\$2.70	\$3.90	\$6.45	\$11.25	\$17.70	\$27.90	\$44.55	\$78.75
\$40,000	\$1.40	\$1.40	\$1.60	\$2.20	\$3.60	\$5.20	\$8.60	\$15.00	\$23.60	\$37.20	\$59.40	\$105.00
\$50,000	\$1.75	\$1.75	\$2.00	\$2.75	\$4.50	\$6.50	\$10.75	\$18.75	\$29.50	\$46.50	\$74.25	\$131.25
\$60,000	\$2.10	\$2.10	\$2.40	\$3.30	\$5.40	\$7.80	\$12.90	\$22.50	\$35.40	\$55.80	\$89.10	\$157.50
\$70,000	\$2.45	\$2.45	\$2.80	\$3.85	\$6.30	\$9.10	\$15.05	\$26.25	\$41.30	\$65.10	\$103.95	\$183.75
\$80,000	\$2.80	\$2.80	\$3.20	\$4.40	\$7.20	\$10.40	\$17.20	\$30.00	\$47.20	\$74.40	\$118.80	\$210.00
\$90,000	\$3.15	\$3.15	\$3.60	\$4.95	\$8.10	\$11.70	\$19.35	\$33.75	\$53.10	\$83.70	\$133.65	\$236.25
\$100,000	\$3.50	\$3.50	\$4.00	\$5.50	\$9.00	\$13.00	\$21.50	\$37.50	\$59.00	\$93.00	\$148.50	\$262.50
\$110,000	\$3.85	\$3.85	\$4.40	\$6.05	\$9.90	\$14.30	\$23.65	\$41.25	\$64.90	\$102.30	\$163.35	\$288.75
\$120,000	\$4.20	\$4.20	\$4.80	\$6.60	\$10.80	\$15.60	\$25.80	\$45.00	\$70.80	\$111.60	\$178.20	\$315.00
\$130,000	\$4.55	\$4.55	\$5.20	\$7.15	\$11.70	\$16.90	\$27.95	\$48.75	\$76.70	\$120.90	\$193.05	\$341.25
\$140,000	\$4.90	\$4.90	\$5.60	\$7.70	\$12.60	\$18.20	\$30.10	\$52.50	\$82.60	\$130.20	\$207.90	\$367.50
\$150,000	\$5.25	\$5.25	\$6.00	\$8.25	\$13.50	\$19.50	\$32.25	\$56.25	\$88.50	\$139.50	\$222.75	\$393.75
\$160,000	\$5.60	\$5.60	\$6.40	\$8.80	\$14.40	\$20.80	\$34.40	\$60.00	\$94.40	\$148.80	\$237.60	\$420.00
\$170,000	\$5.95	\$5.95	\$6.80	\$9.35	\$15.30	\$22.10	\$36.55	\$63.75	\$100.30	\$158.10	\$252.45	\$446.25
\$180,000	\$6.30	\$6.30	\$7.20	\$9.90	\$16.20	\$23.40	\$38.70	\$67.50	\$106.20	\$167.40	\$267.30	\$472.50
\$190,000	\$6.65	\$6.65	\$7.60	\$10.45	\$17.10	\$24.70	\$40.85	\$71.25	\$112.10	\$176.70	\$282.15	\$498.75
\$200,000	\$7.00	\$7.00	\$8.00	\$11.00	\$18.00	\$26.00	\$43.00	\$75.00	\$118.00	\$186.00	\$297.00	\$525.00
\$210,000	\$7.35	\$7.35	\$8.40	\$11.55	\$18.90	\$27.30	\$45.15	\$78.75	\$123.90	\$195.30	\$311.85	\$551.25
\$220,000	\$7.70	\$7.70	\$8.80	\$12.10	\$19.80	\$28.60	\$47.30	\$82.50	\$129.80	\$204.60	\$326.70	\$577.50
\$230,000	\$8.05	\$8.05	\$9.20	\$12.65	\$20.70	\$29.90	\$49.45	\$86.25	\$135.70	\$213.90	\$341.55	\$603.75
\$240,000	\$8.40	\$8.40	\$9.60	\$13.20	\$21.60	\$31.20	\$51.60	\$90.00	\$141.60	\$223.20	\$356.40	\$630.00
\$250,000	\$8.75	\$8.75	\$10.00	\$13.75	\$22.50	\$32.50	\$53.75	\$93.75	\$147.50	\$232.50	\$371.25	\$656.25
\$260,000	\$9.10	\$9.10	\$10.40	\$14.30	\$23.40	\$33.80	\$55.90	\$97.50	\$153.40	\$241.80	\$386.10	\$682.50
\$270,000	\$9.45	\$9.45	\$10.80	\$14.85	\$24.30	\$35.10	\$58.05	\$101.25	\$159.30	\$251.10	\$400.95	\$708.75
\$280,000	\$9.80	\$9.80	\$11.20	\$15.40	\$25.20	\$36.40	\$60.20	\$105.00	\$165.20	\$260.40	\$415.80	\$735.00
\$290,000	\$10.15	\$10.15	\$11.60	\$15.95	\$26.10	\$37.70	\$62.35	\$108.75	\$171.10	\$269.70	\$430.65	\$761.25
\$300,000	\$10.50	\$10.50	\$12.00	\$16.50	\$27.00	\$39.00	\$64.50	\$112.50	\$177.00	\$279.00	\$445.50	\$787.50
\$310,000	\$10.85	\$10.85	\$12.40	\$17.05	\$27.90	\$40.30	\$66.65	\$116.25	\$182.90	\$288.30	\$460.35	\$813.75
\$320,000	\$11.20	\$11.20	\$12.80	\$17.60	\$28.80	\$41.60	\$68.80	\$120.00	\$188.80	\$297.60	\$475.20	\$840.00
\$330,000	\$11.55	\$11.55	\$13.20	\$18.15	\$29.70	\$42.90	\$70.95	\$123.75	\$194.70	\$306.90	\$490.05	\$866.25
\$340,000	\$11.90	\$11.90	\$13.60	\$18.70	\$30.60	\$44.20	\$73.10	\$127.50	\$200.60	\$316.20	\$504.90	\$892.50
\$350,000	\$12.25	\$12.25	\$14.00	\$19.25	\$31.50	\$45.50	\$75.25	\$131.25	\$206.50	\$325.50	\$519.75	\$918.75
\$360,000	\$12.60	\$12.60	\$14.40	\$19.80	\$32.40	\$46.80	\$77.40	\$135.00	\$212.40	\$334.80	\$534.60	\$945.00
\$370,000	\$12.95	\$12.95	\$14.80	\$20.35	\$33.30	\$48.10	\$79.55	\$138.75	\$218.30	\$344.10	\$549.45	\$971.25
\$380,000	\$13.30	\$13.30	\$15.20	\$20.90	\$34.20	\$49.40	\$81.70	\$142.50	\$224.20	\$353.40	\$564.30	\$997.50
\$390,000	\$13.65	\$13.65	\$15.60	\$21.45	\$35.10	\$50.70	\$83.85	\$146.25	\$230.10	\$362.70	\$579.15	\$1,023.75

\$400,000	\$14.00	\$14.00	\$16.00	\$22.00	\$36.00	\$52.00	\$86.00	\$150.00	\$236.00	\$372.00	\$594.00	\$1,050.00
\$410,000	\$14.35	\$14.35	\$16.40	\$22.55	\$36.90	\$53.30	\$88.15	\$153.75	\$241.90	\$381.30	\$608.85	\$1,076.25
\$420,000	\$14.70	\$14.70	\$16.80	\$23.10	\$37.80	\$54.60	\$90.30	\$157.50	\$247.80	\$390.60	\$623.70	\$1,102.50
\$430,000	\$15.05	\$15.05	\$17.20	\$23.65	\$38.70	\$55.90	\$92.45	\$161.25	\$253.70	\$399.90	\$638.55	\$1,128.75
\$440,000	\$15.40	\$15.40	\$17.60	\$24.20	\$39.60	\$57.20	\$94.60	\$165.00	\$259.60	\$409.20	\$653.40	\$1,155.00
\$450,000	\$15.75	\$15.75	\$18.00	\$24.75	\$40.50	\$58.50	\$96.75	\$168.75	\$265.50	\$418.50	\$668.25	\$1,181.25
\$460,000	\$16.10	\$16.10	\$18.40	\$25.30	\$41.40	\$59.80	\$98.90	\$172.50	\$271.40	\$427.80	\$683.10	\$1,207.50
\$470,000	\$16.45	\$16.45	\$18.80	\$25.85	\$42.30	\$61.10	\$101.05	\$176.25	\$277.30	\$437.10	\$697.95	\$1,233.75
\$480,000	\$16.80	\$16.80	\$19.20	\$26.40	\$43.20	\$62.40	\$103.20	\$180.00	\$283.20	\$446.40	\$712.80	\$1,260.00
\$490,000	\$17.15	\$17.15	\$19.60	\$26.95	\$44.10	\$63.70	\$105.35	\$183.75	\$289.10	\$455.70	\$727.65	\$1,286.25
\$500,000	\$17.50	\$17.50	\$20.00	\$27.50	\$45.00	\$65.00	\$107.50	\$187.50	\$295.00	\$465.00	\$742.50	\$1,312.50

Spouse Semi-Monthly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75+
\$5,000	\$0.18	\$0.18	\$0.20	\$0.28	\$0.45	\$0.65	\$1.08	\$1.88	\$2.95	\$4.65	\$7.43	\$13.13
\$10,000	\$0.35	\$0.35	\$0.40	\$0.55	\$0.90	\$1.30	\$2.15	\$3.75	\$5.90	\$9.30	\$14.85	\$26.25
\$15,000	\$0.53	\$0.53	\$0.60	\$0.83	\$1.35	\$1.95	\$3.23	\$5.63	\$8.85	\$13.95	\$22.28	\$39.38
\$20,000	\$0.70	\$0.70	\$0.80	\$1.10	\$1.80	\$2.60	\$4.30	\$7.50	\$11.80	\$18.60	\$29.70	\$52.50
\$25,000	\$0.88	\$0.88	\$1.00	\$1.38	\$2.25	\$3.25	\$5.38	\$9.38	\$14.75	\$23.25	\$37.13	\$65.63
\$30,000	\$1.05	\$1.05	\$1.20	\$1.65	\$2.70	\$3.90	\$6.45	\$11.25	\$17.70	\$27.90	\$44.55	\$78.75
\$35,000	\$1.23	\$1.23	\$1.40	\$1.93	\$3.15	\$4.55	\$7.53	\$13.13	\$20.65	\$32.55	\$51.98	\$91.88
\$40,000	\$1.40	\$1.40	\$1.60	\$2.20	\$3.60	\$5.20	\$8.60	\$15.00	\$23.60	\$37.20	\$59.40	\$105.00
\$45,000	\$1.58	\$1.58	\$1.80	\$2.48	\$4.05	\$5.85	\$9.68	\$16.88	\$26.55	\$41.85	\$66.83	\$118.13
\$50,000	\$1.75	\$1.75	\$2.00	\$2.75	\$4.50	\$6.50	\$10.75	\$18.75	\$29.50	\$46.50	\$74.25	\$131.25
\$55,000	\$1.93	\$1.93	\$2.20	\$3.03	\$4.95	\$7.15	\$11.83	\$20.63	\$32.45	\$51.15	\$81.68	\$144.38
\$60,000	\$2.10	\$2.10	\$2.40	\$3.30	\$5.40	\$7.80	\$12.90	\$22.50	\$35.40	\$55.80	\$89.10	\$157.50
\$65,000	\$2.28	\$2.28	\$2.60	\$3.58	\$5.85	\$8.45	\$13.98	\$24.38	\$38.35	\$60.45	\$96.53	\$170.63
\$70,000	\$2.45	\$2.45	\$2.80	\$3.85	\$6.30	\$9.10	\$15.05	\$26.25	\$41.30	\$65.10	\$103.95	\$183.75
\$75,000	\$2.63	\$2.63	\$3.00	\$4.13	\$6.75	\$9.75	\$16.13	\$28.13	\$44.25	\$69.75	\$111.38	\$196.88
\$80,000	\$2.80	\$2.80	\$3.20	\$4.40	\$7.20	\$10.40	\$17.20	\$30.00	\$47.20	\$74.40	\$118.80	\$210.00
\$85,000	\$2.98	\$2.98	\$3.40	\$4.68	\$7.65	\$11.05	\$18.28	\$31.88	\$50.15	\$79.05	\$126.23	\$223.13
\$90,000	\$3.15	\$3.15	\$3.60	\$4.95	\$8.10	\$11.70	\$19.35	\$33.75	\$53.10	\$83.70	\$133.65	\$236.25
\$95,000	\$3.33	\$3.33	\$3.80	\$5.23	\$8.55	\$12.35	\$20.43	\$35.63	\$56.05	\$88.35	\$141.08	\$249.38
\$100,000	\$3.50	\$3.50	\$4.00	\$5.50	\$9.00	\$13.00	\$21.50	\$37.50	\$59.00	\$93.00	\$148.50	\$262.50
\$105,000	\$3.68	\$3.68	\$4.20	\$5.78	\$9.45	\$13.65	\$22.58	\$39.38	\$61.95	\$97.65	\$155.93	\$275.63
\$110,000	\$3.85	\$3.85	\$4.40	\$6.05	\$9.90	\$14.30	\$23.65	\$41.25	\$64.90	\$102.30	\$163.35	\$288.75
\$115,000	\$4.03	\$4.03	\$4.60	\$6.33	\$10.35	\$14.95	\$24.73	\$43.13	\$67.85	\$106.95	\$170.78	\$301.88
\$120,000	\$4.20	\$4.20	\$4.80	\$6.60	\$10.80	\$15.60	\$25.80	\$45.00	\$70.80	\$111.60	\$178.20	\$315.00
\$125,000	\$4.38	\$4.38	\$5.00	\$6.88	\$11.25	\$16.25	\$26.88	\$46.88	\$73.75	\$116.25	\$185.63	\$328.13
\$130,000	\$4.55	\$4.55	\$5.20	\$7.15	\$11.70	\$16.90	\$27.95	\$48.75	\$76.70	\$120.90	\$193.05	\$341.25
\$135,000	\$4.73	\$4.73	\$5.40	\$7.43	\$12.15	\$17.55	\$29.03	\$50.63	\$79.65	\$125.55	\$200.48	\$354.38
\$140,000	\$4.90	\$4.90	\$5.60	\$7.70	\$12.60	\$18.20	\$30.10	\$52.50	\$82.60	\$130.20	\$207.90	\$367.50
\$145,000	\$5.08	\$5.08	\$5.80	\$7.98	\$13.05	\$18.85	\$31.18	\$54.38	\$85.55	\$134.85	\$215.33	\$380.63
\$150,000	\$5.25	\$5.25	\$6.00	\$8.25	\$13.50	\$19.50	\$32.25	\$56.25	\$88.50	\$139.50	\$222.75	\$393.75
\$155,000	\$5.43	\$5.43	\$6.20	\$8.53	\$13.95	\$20.15	\$33.33	\$58.13	\$91.45	\$144.15	\$230.18	\$406.88
\$160,000	\$5.60	\$5.60	\$6.40	\$8.80	\$14.40	\$20.80	\$34.40	\$60.00	\$94.40	\$148.80	\$237.60	\$420.00
\$165,000	\$5.78	\$5.78	\$6.60	\$9.08	\$14.85	\$21.45	\$35.48	\$61.88	\$97.35	\$153.45	\$245.03	\$433.13
\$170,000	\$5.95	\$5.95	\$6.80	\$9.35	\$15.30	\$22.10	\$36.55	\$63.75	\$100.30	\$158.10	\$252.45	\$446.25
\$175,000	\$6.13	\$6.13	\$7.00	\$9.63	\$15.75	\$22.75	\$37.63	\$65.63	\$103.25	\$162.75	\$259.88	\$459.38
\$180,000	\$6.30	\$6.30	\$7.20	\$9.90	\$16.20	\$23.40	\$38.70	\$67.50	\$106.20	\$167.40	\$267.30	\$472.50
\$185,000	\$6.48	\$6.48	\$7.40	\$10.18	\$16.65	\$24.05	\$39.78	\$69.38	\$109.15	\$172.05	\$274.73	\$485.63
\$190,000	\$6.65	\$6.65	\$7.60	\$10.45	\$17.10	\$24.70	\$40.85	\$71.25	\$112.10	\$176.70	\$282.15	\$498.75
\$195,000	\$6.83	\$6.83	\$7.80	\$10.73	\$17.55	\$25.35	\$41.93	\$73.13	\$115.05	\$181.35	\$289.58	\$511.88
\$200,000	\$7.00	\$7.00	\$8.00	\$11.00	\$18.00	\$26.00	\$43.00	\$75.00	\$118.00	\$186.00	\$297.00	\$525.00
\$205,000	\$7.18	\$7.18	\$8.20	\$11.28	\$18.45	\$26.65	\$44.08	\$76.88	\$120.95	\$190.65	\$304.43	\$538.13
\$210,000	\$7.35	\$7.35	\$8.40	\$11.55	\$18.90	\$27.30	\$45.15	\$78.75	\$123.90	\$195.30	\$311.85	\$551.25
\$215,000	\$7.53	\$7.53	\$8.60	\$11.83	\$19.35	\$27.95	\$46.23	\$80.63	\$126.85	\$199.95	\$319.28	\$564.38
\$220,000	\$7.70	\$7.70	\$8.80	\$12.10	\$19.80	\$28.60	\$47.30	\$82.50	\$129.80	\$204.60	\$326.70	\$577.50
\$225,000	\$7.88	\$7.88	\$9.00	\$12.38	\$20.25	\$29.25	\$48.38	\$84.38	\$132.75	\$209.25	\$334.13	\$590.63
\$230,000	\$8.05	\$8.05	\$9.20	\$12.65	\$20.70	\$29.90	\$49.45	\$86.25	\$135.70	\$213.90	\$341.55	\$603.75
\$235,000	\$8.23	\$8.23	\$9.40	\$12.93	\$21.15	\$30.55	\$50.53	\$88.13	\$138.65	\$218.55	\$348.98	\$616.88
\$240,000	\$8.40	\$8.40	\$9.60	\$13.20	\$21.60	\$31.20	\$51.60	\$90.00	\$141.60	\$223.20	\$356.40	\$630.00
\$245,000	\$8.58	\$8.58	\$9.80	\$13.48	\$22.05	\$31.85	\$52.68	\$91.88	\$144.55	\$227.85	\$363.83	\$643.13
\$250,000	\$8.75	\$8.75	\$10.00	\$13.75	\$22.50	\$32.50	\$53.75	\$93.75	\$147.50	\$232.50	\$371.25	\$656.25

Dependent Child(ren) Semi-Monthly Premiums:

Benefit Amount	Premium
\$5,000	\$0.43
\$10,000	\$0.85

(One rate and benefit amount for all eligible children in family, regardless of number)

PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Child(ren) Premium	
Total Premium	

(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.

Rates are subject to change.