

Aetna Small Group Basic Term Life Plan Designs & Rates

Basic Employee Term Life	2 – 9 Lives	10 – 25 Lives	26-50 Lives
Basic Life Schedule	Flat \$10,000, \$15,000, \$20,000, \$50,000	Flat \$10,000, \$15,000, \$20,000, \$50,000, \$75,000, \$100,000, \$125,000	Flat \$10,000, \$15,000, \$20,000, \$50,000, \$75,000, \$100,000, \$125,000
Class Schedules	Not Available	Up to 3 Classes Available; Highest class cannot be more than 5 times the benefit of the lowest class	Up to 3 Classes Available; Highest class cannot be more than 5 times the benefit of the lowest class
Premium Waiver Provision	Premium Waiver 60	Premium Waiver 60	Premium Waiver 60
Age Reduction Schedule	Employee's Original Life Amount Reduces to 65% at age 65, 40% at age 70, 25% at age 75	Employee's Original Life Amount Reduces to 65% at age 65, 40% at age 70, 25% at age 75	Employee's Original Life Amount Reduces to 65% at age 65, 40% at age 70, 25% at age 75
Accelerated Death Benefit	Up to 75% of Life Amount if diagnosed with 24 months or less for Terminal Illness	Up to 75% of Life Amount if diagnosed with 24 months or less for Terminal Illness	Up to 75% of Life Amount if diagnosed with 24 months or less for Terminal Illness
Guaranteed Standard Issue	\$20,000	\$75,000	\$100,000
Eligible Lives	Active, Full-Time Employees	Active, Full-Time Employees	Active, Full-Time Employees
AD&D Ultra™ for Employees			
AD&D Schedule	Automatically Included; Benefit Level Matches Life Plan	Automatically Included; Benefit Level Matches Life Plan	Automatically Included; Benefit Level Matches Life Plan
Riders	Seat Belt/Airbag, Education, Child Care Repatriation, Coma, Total Disability, 365-Day Covered Loss	Seat Belt/Airbag, Education, Child Care, Repatriation, Coma, Total Disability, 365-Day Covered Loss	Seat Belt/Airbag, Education, Child Care, Repatriation, Coma, Total Disability, 365-Day Covered Loss
Optional Dependent Term Life			
Spouse Amount / Child Amount	Not Available	\$5,000 / \$2,000	\$5,000 / \$2,000

Employer Contributions & Participation Requirements

- **2-9 Eligibles** – Plan Sponsors must contribute 100% of the total cost of the basic life plan. 100% participation is required.
- **10-50 Eligibles** – Plan Sponsors must contribute at least 50% of the total cost of the plans (excluding Optional Dependent Term). 75% of eligibles must participate when the plan is at least partially contributory. 100% participation is required for all non-contributory plans.

Evidence of Insurability Required when one or more of the following conditions exist:

- Coverage is not requested within 31 days of eligibility for contributory coverage (late applicants)
- Reinstatement or restoration of prior coverage
- Life insurance amounts above the Guaranteed Standard Issue limit
- Dependent Life coverage initially refused by employee but requested later

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Rates Billed as shown:

Age Last Birthday	Combined Life & AD&D Rate (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

All rates for **Optional Dependent Term Life** (for all age brackets) are: **\$2.93 monthly per employee.**