



## Voluntary Life Insurance Benefit

Foxdale Village offers a voluntary life insurance benefit to all full-time employees. If you decline the coverage during your initial enrollment period, a medical questionnaire and approval by the insurance carrier will be required to elect it at a future open enrollment period. Deductions will be made from your paycheck on a bi-weekly basis to pay for the coverage. Amounts will be adjusted in January of every year to coincide with the rate for your age at that time. You have 31 days from a qualifying event date to add coverage on newly acquired dependents (i.e. you get married or have a child) with no medical questions asked subject to the provisions outlined below.

### EMPLOYEE VOLUNTARY LIFE

Employees may elect up to \$100,000 of coverage on a guaranteed acceptance basis if you enroll during your initial enrollment period. If you elect at least \$10,000 now, you will have an opportunity to increase your life benefit by \$10,000 at each open enrollment cycle up to the \$100,000 limit without having to complete a medical questionnaire. The amount you elect cannot exceed five times your base annual wage. The cost per pay is based on your age as of January 1<sup>st</sup> of each year and may increase each year as appropriate.

Employee Life	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
To age 29	\$0.18	\$0.35	\$0.53	\$0.70	\$0.88	\$1.05	\$1.23	\$1.40	\$1.58	\$1.75
30-34	\$0.24	\$0.48	\$0.72	\$0.96	\$1.20	\$1.44	\$1.68	\$1.92	\$2.16	\$2.40
35-39	\$0.33	\$0.66	\$1.00	\$1.33	\$1.66	\$1.99	\$2.33	\$2.66	\$2.99	\$3.32
40-44	\$0.57	\$1.14	\$1.70	\$2.27	\$2.84	\$3.41	\$3.97	\$4.54	\$5.11	\$5.68
45-49	\$0.93	\$1.86	\$2.78	\$3.71	\$4.64	\$5.57	\$6.49	\$7.42	\$8.35	\$9.28
50-54	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25	\$8.70	\$10.14	\$11.59	\$13.04	\$14.49
55-59	\$2.08	\$4.15	\$6.23	\$8.31	\$10.38	\$12.46	\$14.54	\$16.62	\$18.69	\$20.77
60-64	\$2.43	\$4.86	\$7.28	\$9.71	\$12.14	\$14.57	\$16.99	\$19.42	\$21.85	\$24.28
65-69	\$3.90	\$7.81	\$11.71	\$15.62	\$19.52	\$23.43	\$27.33	\$31.24	\$35.14	\$39.05
70+	\$8.74	\$17.48	\$26.22	\$34.97	\$43.71	\$52.45	\$61.19	\$69.93	\$78.67	\$87.42

### SPOUSAL VOLUNTARY LIFE

**If you elect voluntary life coverage on yourself, you may also elect up to 50% of life coverage on your spouse.\*\***

You may elect guaranteed coverage up to \$25,000 during your initial enrollment period. Elections over \$25,000 will require a medical questionnaire and approval from AUL. New spousal elections or increases in elections at a future open enrollment period will also be subject to a medical questionnaire and AUL approval. The amounts noted below are based on the **employee's age** as of the benefits effective date. Cost per pay may increase as of January 1<sup>st</sup> of each year, as appropriate, based on the employee's age as of that date.

Spouse Life	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000*	\$35,000 *	\$40,000*	\$45,000*	\$50,000 *
To age 29	\$0.09	\$0.18	\$0.26	\$0.35	\$0.44	\$0.53	\$0.61	\$0.70	\$0.79	\$0.88
30-34	\$0.12	\$0.24	\$0.36	\$0.48	\$0.60	\$0.72	\$0.84	\$0.96	\$1.08	\$1.20
35-39	\$0.17	\$0.33	\$0.50	\$0.66	\$0.83	\$1.00	\$1.16	\$1.33	\$1.50	\$1.66
40-44	\$0.28	\$0.57	\$0.85	\$1.14	\$1.42	\$1.70	\$1.99	\$2.27	\$2.55	\$2.84
45-49	\$0.46	\$0.93	\$1.39	\$1.86	\$2.32	\$2.78	\$3.25	\$3.71	\$4.17	\$4.64
50-54	\$0.72	\$1.45	\$2.17	\$2.90	\$3.62	\$4.35	\$5.07	\$5.80	\$6.52	\$7.25
55-59	\$1.04	\$2.08	\$3.12	\$4.15	\$5.19	\$6.23	\$7.27	\$8.31	\$9.35	\$10.38
60-64	\$1.21	\$2.43	\$3.64	\$4.86	\$6.07	\$7.28	\$8.50	\$9.71	\$10.92	\$12.14
65-69	\$1.95	\$3.90	\$5.86	\$7.81	\$9.76	\$11.71	\$13.67	\$15.62	\$17.57	\$19.52
70+	\$4.37	\$8.74	\$13.11	\$17.48	\$21.85	\$26.22	\$30.60	\$34.97	\$39.34	\$43.71

\*This election will require a medical questionnaire to be completed and coverage approved by the insurance carrier.

## DEPENDENT CHILD VOLUNTARY LIFE

**Dependent life coverage does not require a medical questionnaire if you elect at least \$10,000 in voluntary life on yourself.\*\***

**Dependent life coverage cannot exceed the spouse's coverage amount.**

This benefit provides coverage for ALL dependent children based on the following amounts:

From age 6 months to 26 years old (if unmarried)	\$10,000
From live birth to 6 months	\$1,000

The cost per pay noted below covers all eligible dependent children.

Children	\$1.00
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**\*\*If a spouse or dependent is confined in any medical facility, rehab center, convalescent care facility, nursing home or correctional facility on the date employee's coverage is effective, that dependent coverage will not become effective until the dependent is discharged from the facility.**

To enroll in the voluntary life benefits outlined in this handout, you will need to go to the online benefits enrollment platform. You may also enroll through the Webber Advisors Call Center or through one of the other options that are offered to you through Foxdale Village human resources. If you have any questions or concerns regarding this benefit, please contact Webber Advisors at the number located below.

**Webber Advisors  
Phone: (800) 326-9850  
Hours: Monday through Friday, 8 a.m. to 4 p.m.**