

LIFE INSURANCE RATES

BASIC LIFE INSURANCE

Fully paid for by RIT for full-time employees. No employee cost.

SUPPLEMENTAL AND SPOUSE LIFE INSURANCE

The rates for Supplemental and Spouse Life Insurance are shown below. The rate for spouse coverage is based on the employee's (your) age and your spouse's smoking status.

Monthly Rate per \$1,000 of Coverage:

<u>AGE AS OF 1/1/12</u>	<u>NON-SMOKER</u>	<u>SMOKER</u>
29 and under	\$0.045	\$0.085
30-34	\$0.055	\$0.135
35-39	\$0.085	\$0.210
40-44	\$0.11	\$0.275
45-49	\$0.18	\$0.45
50-54	\$0.305	\$0.73
55-59	\$0.47	\$1.01
60-64	\$0.63	\$1.24
65-69	\$1.22	\$2.19
70-74	\$2.27	\$3.63
75 and over	\$4.25	\$5.86

CHILD LIFE INSURANCE

The Child Life Insurance cost per pay period is the same regardless of the number of children covered.

\$5,000 coverage: \$.39 if non-exempt (26 pay periods)
 \$.42 if exempt (24 pay periods)

\$10,000 coverage: \$.78 if non-exempt (26 pay periods)
 \$.85 if exempt (24 pay periods)

AD&D INSURANCE RATES

BASIC AD&D INSURANCE

Fully paid for by RIT for full-time employees. No employee cost.

SUPPLEMENTAL AND SPOUSE AD&D INSURANCE

\$.026 per \$1,000 of coverage.

CHILD AD&D INSURANCE

The Child AD&D Insurance cost per pay period is the same regardless of the number of children covered.

\$5,000 coverage: \$.06 if non-exempt (26 pay periods)
 \$.07 if exempt (24 pay periods)

\$10,000 coverage: \$.12 if non-exempt (26 pay periods)
 \$.13 if exempt (24 pay periods)

contact the Human Resources Department for assistance.

LTD RATES

BASIC LTD

Fully paid for by RIT for full-time employees. No employee cost.

SUPPLEMENTAL LTD

\$.27 per \$100 of base pay (full-time employees only)

GROUP LEGAL SERVICES

HYATT LEGAL PLAN

\$8.65 per pay period if non-exempt (26 pay periods)
 \$9.38 per pay period if exempt (24 pay periods)