

## Basic Group Life and Accidental Death & Dismemberment Insurance

Through Unimerica Insurance Company there are three (3) different plans to choose from depending on your group size. Enrollment is limited to once annually as determined by MRS. Evidence of Insurability is required for coverage amounts exceeding the guaranteed issue amounts. Policies are only available to employees working at least an average of 20 hours a week.

Age	Monthly rate per person		
	\$10,000 <sup>1</sup>	\$25,000 <sup>2</sup>	\$50,000 <sup>3</sup>
<30	1.40	3.50	7.00
30-34	1.60	4.00	8.00
35-39	1.90	4.75	9.50
40-44	2.60	6.50	13.00
45-49	4.20	10.50	21.00
50-54	7.00	17.50	35.00
55-59	11.50	28.75	57.50
60-64	21.30	53.25	106.50
65-69	24.40	61.00	122.00
70-74*	32.56	81.41	162.82
75-79*	21.16	52.91	105.83

<sup>1</sup>Guaranteed issue (no evidence of insurability required) for all group sizes

<sup>2</sup>Guaranteed issue for groups with 2-24 participants

<sup>3</sup>Guaranteed issue for groups with 25+ participants

Basic life includes an equal amount of Accidental Death and Dismemberment.

Age \_\_\_\_\_

Amount of insurance \$ \_\_\_\_\_

## Supplemental Life Insurance

In order to qualify for Supplemental Life, you must have a basic life insurance policy in place. Unimerica term life insurance policies are available in units of \$10,000 up to \$200,000. Enrollment is limited to once annually as determined by MRS. Policies are only available to employees working at least an average of 20 hours per week. Evidence of insurability is required for all coverage amounts exceeding the guaranteed issue amounts.

Monthly Rates	
Age	Rate per \$1,000
Under 30	.09
30-34	.11
35-39	.14
40-44	.21
45-49	.37
50-54	.65
55-59	1.10
60-64	2.08
65-69	2.39
70+ over*	4.96

\$10,000 is guaranteed issue for all group sizes.

\$20,000 is guaranteed issue for groups with 10-24 participants.

\$30,000 is guaranteed issue for groups with 25+ participants.

Age \_\_\_\_\_

Amount of insurance \$ \_\_\_\_\_

\*Benefits decrease by 35% at age 70 and an additional 35% at age 75; benefits terminate at the earlier of age 80 or retirement.

If you are disabled prior to the age of 60, premiums may be waived by Unimerica Insurance Company. Premium waiver forms are available from the Michigan Retailers Services, Inc., office.

---

## Optional Dependent Coverage

Dependent life insurance is also available for any employee enrolled in the MRS, Inc. Unimerica Basic Group Life program. At a cost of \$.90, coverage is available for your spouse and all dependent children (14 days-19 years; 23 if full-time student). Benefits are limited to \$2,000 per person.

List dependents if they are to be covered by Dependent Life Coverage:

---

Name	Birth date (month, day, year)	Relationship (Spouse or Child)
------	-------------------------------	--------------------------------

---

Name	Birth date (month, day, year)	Relationship ( Child)
------	-------------------------------	-----------------------

---

Name	Birth date (month, day, year)	Relationship (Child)
------	-------------------------------	----------------------

Company name \_\_\_\_\_

Employee name (last, first, middle initial) \_\_\_\_\_

Social Security Number \_\_\_\_\_ Birth date (month/day/year) \_\_\_\_\_

Beneficiary's name (print) \_\_\_\_\_ Relationship to employee \_\_\_\_\_

Employee signature \_\_\_\_\_ Date \_\_\_\_\_

Signature of company officer \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_