



## Citygate Network

### Group Life and Disability

Product	Plan Option	Rate
Basic Life and AD&D	All options (see below)	\$0.26 Per \$1,000 of Benefit

Each employer will choose one of four available Life benefits: \$10,000, \$25,000, \$50,000, or 1X salary, up to \$100,000. A matching AD&D benefit will be provided. Benefits will reduce to 50% at age 70. The rates shown include the combined cost for Life and AD&D.

Product	Plan Option	Rate
Short Term Disability	90-day Maximum Benefit Period	\$0.467 Per \$10 of Benefit
	180-day Maximum Benefit Period	\$0.648 Per \$10 of Benefit

Members will receive a 50% benefit with a \$2,000 weekly maximum. A 14-day Benefit Waiting Period will apply. Coverage is employer-paid. STD benefits will be non-taxable, provided that the premium is included in the employee's earnings for taxation.

Product	Plan Option	Rate
Long Term Disability	90-day Benefit waiting Period	0.32% of Insured Earnings
	180-day Benefit Waiting Period	0.20% of Insured Earnings

Members will receive a 50% benefit with a \$5,000 monthly maximum and maximum duration to Social Security Normal Retirement Age. Coverage is employer-paid. LTD benefits will be non-taxable, provided that the premium is included in the employee's earnings for taxation.

### Voluntary Products

Members may elect a Voluntary Life benefit, in \$10,000 increments, up to \$250,000. Spouse Life coverage is also available: \$5,000 increments, up to \$50,000. Benefits will reduce to 50% at age 70. Evidence of insurability will not be required for those enrolling within the first 31 days of eligibility. Rates for Voluntary Life and Spouse Life are age-graded, per \$1,000 of benefit, and include a matching AD&D benefit.

A Child Life benefit is also available. Members may choose a \$5,000 benefit for a monthly cost of \$1.00, or a \$10,000 benefit for a monthly cost of \$2.00. (AD&D does not apply to children.)

Age	Rate
< 30	\$0.09
30-34	\$0.10
35-39	\$0.11
40-44	\$0.15
45-49	\$0.21
50-54	\$0.35
55-59	\$0.57
60-64	\$0.77
65-69	\$1.32
70-74	\$2.62
75+	\$5.22