VENTURA COUNTY COMMUNITY COLLEGE DISTRICT

Term Life with Accidental Death & Dismemberment (AD&D) Insurance

can provide money for your family if you die or are diagnosed with a terminal illness.

1 Unum internal data, 2017

Exclusions and limitations

Actively at work

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at

How much coverage can I get?

1. **Enter the coverage amount you want.**
2. **Divide by the amount shown.**
3. **Multiply by the rate. Use the rate table (at right) to find the rate based on age.** (Choose the age you will be when your coverage becomes effective on 07/01/2021. To determine your spouse rate, choose the age the employee will be when coverage becomes effective on 07/01/2021.)
4. **Enter your cost.**

	1	2		
Employee	$______,000	÷ $1,000 = $________	X $______	= $_______
Spouse	$______,000	÷ $1,000 = $________	X $______	= $_______
Child	$______,000	÷ $1,000 = $________	X $______	= $_______
			Total cost	

Age	Employee rate Per $1,000 of coverage Cost
15-24	$0.048
25-29	$0.048
30-34	$0.060
35-39	$0.084
40-44	$0.132
45-49	$0.204
50-54	$0.312
55-59	$0.504
60-64	$0.720
65-69	$1.224
70-74	$3.984
75+	$6.384

Spouse rate Per $1,000 of coverage Cost
$0.048
$0.048
$0.060
$0.084
$0.132
$0.204
$0.312
$0.504
$0.720
$1.224
$3.984
$6.384

Child rate
$0.252 per $1,000 of coverage

1. **Enter the AD&D coverage amount you want.**
2. **Divide by the amount shown.**
3. **Multiply by the rate. Use the AD&D rate table (at right) to find the rate.**
4. **Enter your cost.**

AD&D	1	2		
Employee	$______,000	÷ $1,000 = $________	X $0.024	= $_______
			Total cost	

AD&D Tenthly rates		
	Coverage amount	Rate
Employee	per $1,000 of coverage	$0.024

Billed amount may vary slightly.

If you apply for coverage above the guaranteed issue amount, you will be asked health-related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself. Coverage amounts cannot exceed 100% of your coverage amounts.