Life and accidental death and dismemberment (AD&D)—employee

Monthly rate per $1,000 of coverage

Age	Nonsmoker	Smoker
24	$0.043	$0.051
25-29	$0.050	$0.058
30-34	$0.062	$0.076
35-39	$0.068	$0.081
40-44	$0.076	$0.092
45-49	$0.108	$0.128
50-54	$0.161	$0.193
55-59	$0.294	$0.355
60-64	$0.419	$0.498
65-69	$0.798	$0.945
70-74	$1.291	$1.423
75+	$2.071	$2.075

- If you want additional financial protection beyond the basic coverage that Chubb provides, you can buy supplemental life and AD&D insurance for yourself and your family. You pay the full cost of this coverage.
- You can elect up to 8x pay for yourself up to a maximum of $3,000,000.
- If you enroll within 30 days after your date of hire or becoming eligible, you can elect up to 5x your annual base salary up to $1,000,000 (the guaranteed issue amount) without providing EOI.
- After your initial eligibility, any increase to your supplement life coverage amount will require EOI.

Example	
Age	47
Smoker status	Non-smoker
Annual salary	$100,000
Supplemental life insurance amount elected	2x annual salary

Calculation

1. Divide amount elected ($200,000) by $1,000 (cost per $1,000 of coverage)
2. Multiply by the rate per $1,000 of coverage, based on age in the table
3. Multiply by 12 to get an annual cost
4. Divide by 26 to get a biweekly cost

$200,000/$1,000	=	**$200.00**
$200 x 0.108	=	**$21.60** (monthly)
$21.60 x 12	=	**$259.20** (annual cost)
$259.20/26	=	**$9.97** (biweekly cost)

Rates increase when you move to the next age bracket.

Life and accidental death and dismemberment (AD&D)—spouse/partner

Monthly rate per $1,000 of coverage

Age	Nonsmoker	Smoker
24	$0.052	$0.083
25-29	$0.060	$0.090
30-34	$0.075	$0.122
35-39	$0.082	$0.133
40-44	$0.100	$0.164
45-49	$0.136	$0.230
50-54	$0.213	$0.365
55-59	$0.397	$0.686
60-64	$0.501	$0.854
65-69	$0.952	$1.666
70-74	$1.533	$2.568
75+	$1.533	$2.075

- You can elect coverage in $10,000 increments, up to a maximum of $150,000. If you enroll within 30 days after your date of hire or becoming eligible, you can elect up to $50,000 (the guaranteed issue amount) without providing EOI.
- You must purchase supplemental employee life coverage for yourself in order to purchase it for your spouse/partner.
- If you and your spouse/partner are both Chubb employees, you cannot purchase supplemental spouse/ partner coverage; you should each enroll separately in supplemental employee life and AD&D insurance if you want extra coverage.
- After your initial eligibility, any increase to your supplement life coverage amount will require EOI.
- Rates increase when you move to the next age bracket.

Example	
Age	47
Smoker status	Non-smoker
Supplemental life amount elected	$100,000

Calculation

1. Divide amount elected ($100,000) by $1,000 (cost per $1,000 of coverage)
2. Multiply by the rate per $1,000 of coverage, based on age in the table
3. Multiply by 12 to get an annual cost
4. Divide by 26 to get a biweekly cost

$100,000/$1,000	=	**$100.00**
$100 x 0.136	=	**$13.60** (monthly)
$13.60 x 12	=	**$163.20** (annual cost)
$163.20/26	=	**$6.28** (biweekly cost)

Child term life

- You can elect a flat $10,000 coverage amount for each child.
- If you elect child life it will cover each dependent child up to age 26.
- If you and your spouse/partner are both Chubb employees, you cannot cover the same dependent child(ren) under this plan.

	Biweekly rate
Employee Rate	$0.44