

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

Monthly rate per \$1,000 of coverage

Age	Nonsmoker	Smoker
24	\$0.039	\$0.046
25-29	\$0.045	\$0.052
30-34	\$0.055	\$0.067
35-39	\$0.060	\$0.071
40-44	\$0.067	\$0.080
45-49	\$0.094	\$0.111
50-54	\$0.139	\$0.166
55-59	\$0.252	\$0.304
60-64	\$0.358	\$0.426
65-69	\$0.681	\$0.806
70-74	\$1.100	\$1.212
75+	\$1.763	\$1.766

- 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

$$\frac{\$200,000}{\$1,000} = \$200.00$$

$$\$200 \times 0.094 = \$18.80 \text{ (monthly)}$$

$$\$18.80 \times 12 = \$225.60 \text{ (annual cost)}$$

$$\frac{\$225.60}{26} = \$8.68 \text{ (biweekly cost)}$$

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	\$0.048	\$0.076
25-29	\$0.056	\$0.083
30-34	\$0.069	\$0.111
35-39	\$0.075	\$0.121
40-44	\$0.092	\$0.149
45-49	\$0.124	\$0.209
50-54	\$0.193	\$0.330
55-59	\$0.359	\$0.619
60-64	\$0.452	\$0.770
65-69	\$0.858	\$1.501
70-74	\$1.381	\$2.313
75+	\$1.381	\$2.313

- 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

$$\frac{\$100,000}{\$1,000} = \mathbf{\$100.00}$$

$$\$100 \times 0.124 = \mathbf{\$12.40} \text{ (monthly)}$$

$$\$12.40 \times 12 = \mathbf{\$148.80} \text{ (annual cost)}$$

$$\frac{\$148.80}{26} = \mathbf{\$5.72} \text{ (biweekly cost)}$$