



A not-for-profit ministry of Church of the Brethren Benefit Trust Inc.  
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# 2018 Monthly Rates Supplemental Life Insurance

When you apply for Basic Life insurance through Church of the Brethren Insurance Services, you are eligible to apply for Supplemental Life insurance. Purchasing Supplemental Life insurance is optional for the employee. The employer is not required to pay any portion of the premium. **The following Supplemental Life coverage is offered in increments of \$10,000:**

**Please follow these guidelines when filling out Supplemental Life Enrollment Form —**

**Employee: An amount up to 5 times your salary (rounded to the nearest \$10,000)**

Guaranteed issue: \$300,000

Maximum coverage with evidence of insurability: \$400,000

**Spouse: An amount up to the equivalent of one-half of the employee coverage amount**

Guaranteed issue: \$40,000

Maximum coverage with evidence of insurability: \$150,000

**Dependent Child: \$10,000 or \$20,000. The rate is the same no matter how many children are covered.**

Guaranteed issue: \$20,000

Maximum coverage: \$20,000

Employee and Spouse Supplemental Life and AD&D Monthly Rates		
Age	per \$1,000	per \$10,000
Under 25	\$ 0.27	\$2.70
25-29	0.27	2.70
30-34	0.31	3.10
35-39	0.33	3.30
40-44	0.38	3.80
45-49	0.49	4.90
50-54	0.66	6.60
55-59	0.93	9.30
60-64	1.08	10.80
65-69	1.65	16.50
70+	2.60	26.00
Dependent Child Life and AD&D Monthly Rates		
Age	per \$1,000	per \$10,000
6 mos. - 20 yrs.*	\$1.07	\$10.70

Your rate will change as you progress through these age brackets. When your Basic Life insurance amount is reduced from \$50,000 to \$26,000 at age 65, the Supplemental Life amount will also be reduced according to the standard reduction schedule. Please contact Brethren Insurance Services for more details.

**Employee and Spouse Supplemental Life insurance terminates the earliest of the following:**

- When your Basic Life insurance terminates, or
- When you retire.

**\*Dependent Child Life insurance terminates:**

- When your Basic Life insurance terminates, or
- When your unmarried, dependent child reaches age 20 or up to age 26 for your unmarried, dependent child who is attending school on a full-time basis.