# Benefits Cost Guide

Rates shown are Monthly. Rates and/or benefits may be changed on a class basis.

**Group Accidental Loss of Life and Severe Injury Insurance** provides a cash benefit if you experience an accidental loss of motion, sight, limb or life, helping protect those who depend on you most and providing peace of mind during difficult times.

## Supplemental Life and Accidental Death & Dismemberment (AD&D) insurance

Premiums are based on the employee's current age and increase as the employee enters each new age category.

| Age | Rate |
|---|---|
| Under 24 | $0.07 |
| 25-29 | $0.07 |
| 30-34 | $0.08 |
| 35-39 | $0.09 |
| 40-44 | $0.13 |
| 45-49 | $0.18 |
| 50-54 | $0.29 |
| 55-59 | $0.47 |
| 60-64 | $0.72 |
| 65-69 | $1.19 |
| 70-74 | $1.87 |
| 75+ | $1.87 |

To calculate your premium amount, use the following formula.

_____________ ÷ $1,000 = _____________ x ______ = $______________
Benefit Amount Rate Premium Amount

The Hartford

## Spouse/Partner Supplemental Life and Accidental Death & Dismemberment (AD&D) insurance

Premiums for the spouse/partner are based on the employee's current age and increase as the employee enters each new age category.

| Age | Rate |
|---|---|
| Under 24 | $0.07 |
| 25-29 | $0.07 |
| 30-34 | $0.08 |
| 35-39 | $0.09 |
| 40-44 | $0.13 |
| 45-49 | $0.18 |
| 50-54 | $0.29 |
| 55-59 | $0.47 |
| 60-64 | $1.72 |
| 65-69 | $1.19 |
| 70-74 | $1.87 |
| 150 | $1.87 |

To calculate your premium amount, use the following formula

______________ ÷ $1,000 = ______________ x ______________ = $______________

Benefit Amount Rate Premium Amount

## Child(ren) Supplemental Life and Accidental Death & Dismemberment (AD&D) insurance

| Benefit Amount | Cost for All Children |
|---|---|
| **$10,000** | $1.70 |

**Tip**

Refer to your Benefit Highlight Sheet for specifics about your Benefits.



5962 PW 11-2025