LIFE INSURANCE RATES

BASIC LIFE INSURANCE
Fully paid for by RIT for full-time employees. No employee cost.

SUPPLEMENTAL AND SPOUSE LIFE INSURANCE
The rates for Supplemental and Spouse Life Insurance are shown below. The rate for spouse coverage is based on the employee's (your) age and your spouse's smoking status.

Monthly Rate per $1,000 of Coverage:

<table>
<thead>
<tr>
<th>AGE AS OF 1/1/16</th>
<th>NON-SMOKER</th>
<th>SMOKER</th>
</tr>
</thead>
<tbody>
<tr>
<td>29 and under</td>
<td>$0.045</td>
<td>$0.085</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.055</td>
<td>$0.135</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.085</td>
<td>$0.210</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.11</td>
<td>$0.275</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.18</td>
<td>$0.45</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.305</td>
<td>$0.73</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.47</td>
<td>$1.01</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.63</td>
<td>$1.24</td>
</tr>
<tr>
<td>65-69</td>
<td>$1.22</td>
<td>$2.19</td>
</tr>
<tr>
<td>70-74</td>
<td>$2.27</td>
<td>$3.63</td>
</tr>
<tr>
<td>75 and over</td>
<td>$4.25</td>
<td>$5.86</td>
</tr>
</tbody>
</table>

CHILD LIFE INSURANCE
The Child Life Insurance cost per pay period is the same regardless of the number of children covered.

$5,000 coverage: $.39 if non-exempt (26 pay periods)
$.42 if exempt (24 pay periods)

$10,000 coverage: $.78 if non-exempt (26 pay periods)
$.85 if exempt (24 pay periods)

AD&D INSURANCE RATES

BASIC AD&D INSURANCE
Fully paid for by RIT for full-time employees. No employee cost.

SUPPLEMENTAL AND SPOUSE AD&D INSURANCE
$.026 per $1,000 of coverage.

CHILD AD&D INSURANCE
The Child AD&D Insurance cost per pay period is the same regardless of the number of children covered.

$5,000 coverage: $.06 if non-exempt (26 pay periods)
$.07 if exempt (24 pay periods)

$10,000 coverage: $.12 if non-exempt (26 pay periods)
$.13 if exempt (24 pay periods)

LTD RATES

BASIC LTD
Fully paid for by RIT for full-time employees. No employee cost.

SUPPLEMENTAL LTD
$.27 per $100 of base pay (full-time employees only)

GROUP LEGAL SERVICES

HYATT LEGAL PLAN
$8.65 per pay period if non-exempt (26 pay periods)
$9.38 per pay period if exempt (24 pay periods)

IDENTITY THEFT PROTECTION
The following rates are per person age 18 or over

IDENTITY FORCE UltraSecure
$4.59 per pay period if non-exempt (26 pay periods)
$4.98 per pay period if exempt (24 pay periods)

IDENTITY FORCE UltraSecure + Credit
$7.82 per pay period if non-exempt (26 pay periods)
$8.48 per pay period if exempt (24 pay periods)

The following rates are per child under age 18, regardless of the adult plan elected above.

IDENTITY FORCE for Children
$1.27 per pay period if non-exempt (26 pay periods)

To determine the amount of your desired coverage and associated costs, use the insurance contribution calculator available on RIT’s Human Resources website in the Protecting Your Income section at: www.rit.edu/benefits.

If you don't have access to the web, but would like your coverage and contribution amounts calculated for you, simply contact the Human Resources Department for assistance.