

## 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:

<u>AGE AS OF 1/1/20</u>	<u>NON-SMOKER</u>	<u>SMOKER</u>
29 and under	\$0.041	\$0.077
30-34	\$0.050	\$0.122
35-39	\$0.077	\$0.189
40-44	\$0.099	\$0.248
45-49	\$0.162	\$0.405
50-54	\$0.275	\$0.657
55-59	\$0.423	\$0.909
60-64	\$0.567	\$1.116
65-69	\$1.098	\$1.971
70-74	\$2.043	\$3.267
75 and over	\$3.825	\$5.274

### CHILD LIFE INSURANCE

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

**\$10,000 coverage:** \$ .69 if non-exempt (26 pay periods)  
\$ .75 if exempt (24 pay periods)

**\$20,000 coverage:** \$1.39 if non-exempt (26 pay periods)  
\$1.50 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 AD&D INSURANCE

\$.016 per \$1,000 of coverage.

### 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.

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

**\$20,000 coverage:** \$ .24 if non-exempt (26 pay periods)  
\$ .26 if exempt (24 pay periods)

## LTD RATES

### BASIC LTD

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

### SUPPLEMENTAL LTD

\$.234 per \$100 of base pay (full-time employees only)

### 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](http://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.

## 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 (\*see note below about children)

### 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)

*\*You can cover dependent children age 25 years and younger who live with you under IdentityForce's ChildWatch protection; there is no additional cost to you for this protection, which is specifically designed for minors and young adults. If you prefer, you can elect the same coverage you have (UltraSecure or UltraSecure+Credit) for your child who is age 18 to 25*