



SOLD PLAN CONFIRMATION: BUSINESS HEALTH TRUST

POLICY NUMBER: 50054849

EFFECTIVE DATE: 1/1/2025

ALL FULL TIME EMPLOYEES PLAN A

GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT		EMPLOYER CONTRIBUTION: 100%
Plan Type:	Flat Amount	
Coverage Amount:	\$15,000	
Guaranteed Issue Amount:	\$15,000	
Reduction Schedule:	Reduces to 50% at age 70, to 30% at age 75, and to 20% at age 80. Benefits terminate at retirement. Reductions occur at policy anniversary date.	
Non-Standard AD&D Benefits:	Common Carrier, Child Care, Felonious Assault, Special Education, Spouse Training, Restoration Benefit	
GTL Rate:	\$0.165 per \$1,000 - Renewal Date: 1/1/2027	
AD&D Rate:	\$0.038 per \$1,000 - Renewal Date: 1/1/2027	
VOLUNTARY GROUP TERM LIFE		EMPLOYER CONTRIBUTION: 0%
Employee Plan Design:	Electable in increments of \$5,000 from a minimum of \$10,000 to a maximum of \$300,000.	
Employee GI Amount:	\$100,000	
Employee Reductions:	Reduces to 50% at age 70, to 30% at age 75, and to 20% at age 80. Benefits terminate at retirement. Reductions occur at policy anniversary date.	
VOLUNTARY GROUP TERM LIFE RATES FOR EMPLOYEE COVERAGE		
AGE(YEARS)	RATES PER \$1,000	
0-24	\$0.10	
25-29	\$0.10	
30-34	\$0.11	
35-39	\$0.13	
40-44	\$0.24	
45-49	\$0.42	
50-54	\$0.71	
55-59	\$1.22	
60-64	\$1.41	
65-69	\$2.48	
70-74	\$4.35	
75+	\$6.65	