



SOLD PLAN CONFIRMATION: BUSINESS HEALTH TRUST

POLICY NUMBER: 50054849

EFFECTIVE DATE: 1/1/2025

ALL FULL TIME EMPLOYEES PLAN B

| GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT | | EMPLOYER CONTRIBUTION: 100% |
|---|--|------------------------------------|
| Plan Type: | Flat Amount | |
| Coverage Amount: | \$50,000 | |
| Guaranteed Issue Amount: | \$50,000 | |
| 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: | \$0.174 per \$1,000 - Renewal Date: 1/1/2027 | |
| AD&D Rate: | \$0.040 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 | |
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