



SOLD PLAN CONFIRMATION: BUSINESS HEALTH TRUST

POLICY NUMBER: 50054849

EFFECTIVE DATE: 1/1/2025

ALL FULL TIME EMPLOYEES PLAN D

Plan Type:	Multiple of Salary
Coverage Amount:	2 times salary
Minimum Benefit:	\$1,000
Maximum Benefit:	\$200,000
Rounding Rule:	Higher If Not Exact \$1,000
Guaranteed Issue Amount:	\$200,000

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:	\$0.156 per \$1,000 - Renewal Date: 1/1/2027
AD&D Rate:	\$0.036 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