

Roger Williams University Enrollment Form

Group Life Insurance

Employer Name	Group Policy Number
Roger Williams University	01-B84W1F
Employer Address (City, State, ZIP Code)	Coverage Effective Date

Employee Name (Last, First, Middle)			
Address (City, State, ZIP Code)			
Social Security Number	Date of Birth (MM/DD/YY)	Gender	Maritalal

[Redacted]

[Redacted]

[Redacted]

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Lincoln Financial Group
Optional Life and AD&D
Employee/Dependent Monthly Rates

Age	Life Rate	AD&D Rate	Cost per 1,000 of Insurance
00-24	0.07	0.032	1,000
25-29	0.07	0.032	1,000
30-34	0.08	0.032	1,000
35-39	0.11	0.032	1,000
40-44	0.17	0.032	1,000
45-49	0.29	0.032	1,000
50-54	0.43	0.032	1,000
55-59	0.64	0.032	1,000
60-64	1.05	0.032	1,000
65-69	1.89	0.032	1,000
70-74	2.68	0.032	1,000
75-99	2.68	0.032	1,000
Children (2 weeks to 26 Year)	1.46	0.032	1,000

Calculation Example: Newly eligible employees can purchase insurance in \$10,000 increments up to \$500,000 of employee optional life. Any amount over \$100,000 requires a medical questionnaire (An Evidence of Insurability Form) that you complete and is returned to Liberty for review and approval of the additional coverage.

Spouses of newly eligible employees may be added in \$5,000 increments up to \$250,000. Any amount over \$50,000 requires a medical questionnaire for the spouse.

The amount of dependent life insurance may not exceed 100% of the amount of employee optional life insurance in force on the covered employee. Spouse rates are based on the employee's age.

Child/Children may be covered for a flat \$10,000 of insurance.

EXAMPLE:

Jane purchases \$100,000 for herself, \$100,000 for her spouse and \$10,000 of child life. Jane is 29 years old.

Jane's Life Premium: $(100,000/1000) \times 0.07 = \$ 7.00$ per month or \$ 84.23 per year period.
Jane's AD&D Premium: $(100,000/1000) \times 0.032 = \$ 3.20$ per month or \$ 38.48 per year period.

Spouse Life Premium: $(100,000/1000) \times 0.07 = \$ 7.00$ per month or \$ 84.23 per year period.
Spouse AD&D Premium: $(100,000/1000) \times 0.032 = \$ 3.20$ per month or \$ 38.48 per year period.

Child/Children's Life Premium: $(10,000/1000) \times 1.46 = 14.60$ per month or \$ 175.20 per year period.
Child/Children's AD&D Premium: $(10,000/1000) \times 0.032 = 0.32$ per month or \$ 3.84 per year period.