**Employee or Spouse Coverage**

1. In column A, find your age group. For premium purposes, your age is based on your age as of January 1 of the year coverage is effective.

2. Find the cost per thousand dollars of insurance in Column B, which corresponds with your age group in Column A.

3. Enter this figure in "Cost" below:

4. Enter the number of thousands of dollars of optional term life insurance that you have chosen in the "Amount" blank below.

5. Multiply the number in "Cost" by the number in "Amount" and add the 30-cent administrative charge. The total will be the amount deducted from your paycheck every month for your optional term life insurance.

\[
\begin{align*}
\text{Cost} & \times \text{Amount} \text{ (in thousands)} + 0.30 = \text{Total Cost} \\
\end{align*}
\]

**Dependent Children Coverage**

1. You can elect either $2,500 or $5,000 in coverage on your eligible dependent children.

2. The cost per month regardless of the number of dependent children covered is:
   - $0.50 for $2,500 in coverage;
   - $1.00 for $5,000 in coverage.

   (There is no administrative charge for dependent children's coverage.)

3. The amount in the "monthly cost" will be deducted from your paycheck every month to pay for your dependent children's coverage.

**Total Cost**

To find your total monthly premium deduction, enter the total "monthly cost" figures from the above calculations and add.

- Employee Monthly Cost $ __________
- Spouse Monthly Cost $ __________
- Dependent Children Monthly Cost $ __________

Total Monthly Premium $ __________
(deducted from your paycheck)