

## Supplemental Term Life Insurance

Supplemental Term Life is available to active Full-time and Qwest Union Term Full-time employees.

Supplemental Term Life Insurance rate per \$1,000 of coverage			
Age for Employee and Spouse/DP	Employee and Spouse/DP monthly rate	Employee and Spouse/ DP bi-weekly rate	Child(ren) rate
<25	\$0.050	\$0.023	<ul style="list-style-type: none"> <li>• \$0.124 monthly</li> <li>• \$0.057 bi-weekly</li> </ul>
25-29	\$0.057	\$0.026	
30-34	\$0.071	\$0.033	
35-39	\$0.075	\$0.035	
40-44	\$0.078	\$0.036	
45-49	\$0.133	\$0.061	
50-54	\$0.214	\$0.099	
55-59	\$0.395	\$0.182	
60-64	\$0.622	\$0.287	
65-69	\$1.119	\$0.516	
70-74	\$1.990	\$0.918	
75-79	\$1.990	\$0.918	
80+	\$1.990	\$0.918	

\*DP refers to Domestic Partner

**Note:** Employee Supp Term Life premiums are calculated using base pay (excludes anticipated short-term incentive).

Spouse/DP and Child(ren) Supp Term Life premiums are calculated using a flat dollar amount you select during enrollment. Calculate Spouse/DP Supp Term Life premiums using your Spouse's/DP's age.

**You have three options:** Employee, Spouse/DP, Child(ren) coverage (bundling rules do not apply - you don't need to enroll in Employee coverage to elect Spouse/DP and/or Child(ren) coverage.

**Example:** Eligible pay = \$72,123

- Employee's Age = 54
- Multiple selected = 2x
- $\$72,123 \times 2 = \$144,246$
- Round up (nearest thousand) = \$145,000
- Divide by \$1,000 = 145
- Multiply by \$0.214 (Employee's age rate) = 31.03
- Multiply by 12 (months) = 372.36
- Divide by 26 (pay periods) = 14.321
- Bi-weekly premium deduction = \$14.32

For more information, refer to the Life and Accidental Death & Dismemberment (AD&D) Insurance Plan Summary Plan Description (SPD) available on InsideLumen.

-Confidential-

Disclose and distribute only to Lumen Employees and authorized persons working for Lumen. Disclosure outside of Lumen is prohibited without authorization.