



Wabash College - All Full-Time Employees

Your Summary of Group Life and AD&D Ultra® Benefits

Basic and Voluntary Term Life

Basic Accidental Death and Personal Loss Coverage (AD&D Ultra®)

Coverage Effective Date: **01/01/2016**

Your Group Life Insurance Benefits

Protecting your greatest asset - your family

Am I eligible for coverage?

You qualify if you are an active full or part-time employee working **at least 20 hours a week**. You must be working in an eligible group as defined by your employer.

If you are a new hire or have not been previously covered by your employer's plan, you may need to complete a probationary or waiting period.

When does my coverage begin?

When does coverage become effective?*

*You must be actively-at-work for your coverage to begin. Other rules may apply. Please review your policy documents for more information.

How much coverage does my Employer provide?

Employer Paid - Term Life

Your employer pays for a benefit in the amount of:

You: 1.5 times your basic annual earnings rounded to the next higher \$1,000 to a maximum of \$50,000

Life insurance provides your loved ones with financial protection if you die. It can help pay your final expenses like funeral and burial; everyday living expenses like mortgage or rent, car payments and groceries; future expenses like college tuition payments.

Employer Paid - AD&D Ultra®

Your employer pays for a benefit in the amount of:

You: 1.5 times your basic annual earnings rounded to the next higher \$1,000 to a maximum of \$50,000

AD&D Ultra provides additional financial protection for the unexpected. AD&D Ultra pays a benefit if you are dismembered as the result of an accident, or an additional benefit to your life insurance benefit if you die as the result of an accident. It will also provide benefits for accidental; loss of eyesight, hearing or speech, loss of a limb, loss of limb use due to paralysis, disfiguring third-degree burns, or coma. Your basic coverage may begin to reduce when you reach a certain age.

Can I buy coverage and how much will it cost?

You can buy coverage called Voluntary Life insurance for yourself and your spouse and children.



Wabash College

Your Summary of Group Life and AD&D Ultra® Benefits

Voluntary Life Coverage

Available Coverage Amounts	
You	Increments of \$10,000 up to a maximum of \$750,000 (not to exceed 5X your salary)
Your Spouse	Increments of \$5,000 up to a maximum of \$250,000
Child(ren)	Increments of \$2,500 up to a maximum of \$10,000
Guaranteed Issue Amounts	
New Hire/Newly Eligible*/2016 Special Open Enrollment**	
You	\$250,000
Your Spouse	\$50,000
Child(ren)	\$10,000

*Available during initial eligibility period. See your policy documents for more information.

Employee must buy supplemental life coverage to buy dependent life coverage.

Dependent coverage cannot exceed 50% of employee's coverage amount.

Child(ren) Eligibility: \$1000 child 14 days to 6 months; 6 months to age 26

Spouse rated on Employee's age

****During this Special Open Enrollment: Employees who were previously eligible for coverage (late applicants) can enroll for coverage up to the Guarantee Issue Maximums, without providing evidence of insurability (EOI). Currently covered employees can increase existing coverage up to the Guaranteed Issue Maximums, without providing EOI. Applicants previously declined for coverage due to failure to pass a group carrier's Evidence of Insurability process must provide EOI for any requested coverage amount. For currently enrolled employees the guaranteed issue maximum is determined by adding the existing coverage amount to any requested increase in coverage.**

Monthly Rates for Term Life Insurance (rate per \$1,000)

Age bands	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Employee	0.060	0.060	0.060	0.080	0.120	0.180	0.350	0.590	0.960	1.43	1.43	1.43	1.43
Spouse	0.060	0.060	0.060	0.080	0.120	0.180	0.350	0.590	0.960	1.43	1.43	1.43	1.43

Child(ren):

\$2,500	\$5,000	\$7,500	\$10,000
\$0.43	\$.85	\$1.28	\$1.70

Reductions that apply to Basic and Voluntary Life Insurance

Your coverage will reduce as you age.

Your basic life coverage will reduce as follows:

At age 65 your coverage will reduce by 35% of the original amount.

Your voluntary life coverage will reduce as follows:

At age 75 your coverage will reduce by 40% of the original amount.



What additional features should I know about?

Waiver of Premium Provision for Permanently and Totally Disabled Employees

If you are unable to work at any reasonable job (any which you are suited to perform due to education, training or experience), you may be eligible to have your life insurance coverage extended at no cost.

Accelerated Death Benefit Provision

You may be eligible to receive up to **75%** of your (combined basic and voluntary) life insurance coverage if diagnosed with a terminal or serious medical condition.

AD&D Ultra® Features

A benefit is paid to your surviving spouse/domestic partner or dependent children if you die in an accident.

Seatbelt/airbag benefits: If you or your dependent die from a motor vehicle accident while wearing a seatbelt, a benefit is paid. An added benefit is paid if an airbag inflated.

Educational benefit: For your spouse and each eligible dependent child under 23.

Childcare Benefit: For each dependent child under 13 to help pay for childcare.

Repatriation of Mortal Remains: If you or your dependent die in an accident 200 miles or more from home, a benefit will be paid to transport the body to your hometown funeral home.

Conversion

If your coverage ends or is reduced, you can convert your term life policy to a Whole Life Policy.

You may convert your basic and/or supplemental coverage into a Whole Life Policy with rates based on your age at that time by paying premiums directly to Aetna. Whole life insurance is generally more expensive than term insurance so a change in your premium may apply. You will have **31** days to convert your coverage without answering any medical questions.

Portability

If you leave your employer, you can take your term life plan with you.

You have an additional option to conversion. You can continue your voluntary life insurance as a term policy by paying premiums directly to Aetna. Term insurance is generally less expensive than Whole Life insurance but your rates will increase as you reach higher age bands. You will have **31** days to convert or port your coverage without answering any medical questions.

Aetna Life Essentials®

Aetna Life Essentials web address:
www.aetna.com/aetnalifeessentials/

Legal: Create a will, living will, health care directive or a durable/financial power of attorney.

Financial: Financial planning to help your beneficiaries maximize their life/AD&D Ultra payment.

Emotional: Master-level social workers provide emotional support in the event of an advanced illness or disabling condition.

Physical: Save on gym memberships, fitness equipment, eyeglasses, contact lenses and hearing aids.

Funeral Planning and Concierge Services

Advisory Assistance to help you and your family make decisions on all funeral-related issues. Planning advice and cost-comparison tools available **24/7** by phone and online. Call **1-800-913-8318** or visit www.everestfuneral.com/aetna (Ask your Human Resources department for your company code.)



Wabash College

Your Summary of Group Life and AD&D Ultra® Benefits

Voluntary Term Life

Employee Coverage Amounts and Monthly Premiums

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000
<25	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00	\$6.60
25-29	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00	\$6.60
30-34	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00	\$8.80
35-39	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00	\$13.20
40-44	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00	\$10.80	\$12.60	\$14.40	\$16.20	\$18.00	\$19.80
45-49	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50	\$35.00	\$38.50
50-54	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50	\$35.40	\$41.30	\$47.20	\$53.10	\$59.00	\$64.90
55-59	\$9.60	\$19.20	\$28.80	\$38.40	\$48.00	\$57.60	\$67.20	\$76.80	\$86.40	\$96.00	\$105.60
60-64	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30
65-69	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30
70-74	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30
75+	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30

Voluntary Term Life

Employee Coverage Amounts and Monthly Premiums

Age	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000
<25	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00	\$12.60	\$13.20
25-29	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00	\$12.60	\$13.20
30-34	\$9.60	\$10.40	\$11.20	\$12.00	\$12.80	\$13.60	\$14.40	\$15.20	\$16.00	\$16.80	\$17.60
35-39	\$14.40	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00	\$25.20	\$26.40
40-44	\$21.60	\$23.40	\$25.20	\$27.00	\$28.80	\$30.60	\$32.40	\$34.20	\$36.00	\$37.80	\$39.60
45-49	\$42.00	\$45.50	\$49.00	\$52.50	\$56.00	\$59.50	\$63.00	\$66.50	\$70.00	\$73.50	\$77.00
50-54	\$70.80	\$76.70	\$82.60	\$88.50	\$94.40	\$100.30	\$106.20	\$112.10	\$118.00	\$123.90	\$129.80
55-59	\$115.20	\$124.80	\$134.40	\$144.00	\$153.60	\$163.20	\$172.80	\$182.40	\$192.00	\$201.60	\$211.20
60-64	\$171.60	\$185.90	\$200.20	\$214.50	\$228.80	\$243.10	\$257.40	\$271.70	\$286.00	\$300.30	\$314.60
65-69	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30
70-74	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30
75+	\$171.60	\$185.90	\$200.20	\$214.50	\$228.80	\$243.10	\$257.40	\$271.70	\$286.00	\$300.30	\$314.60

Life, AD&D Ultra, STD and LTD policies have limitations and exclusions. The purpose of this Benefit Summary and any additional enrollment materials or brochures is to give a general overview of the policies. Complete coverage information can be found in the policy documents issued by Aetna to your employer. Please review the policy documents to familiarize yourself with the terms of coverage. If there is a discrepancy between the policy documents and these materials, the terms of the policy documents will apply.



Wabash College- Full Time

Your Summary of Group Life and AD&D Ultra® Benefits

Voluntary Term Life Employee Coverage Amounts and Monthly Premiums

Age	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000
<25	\$13.80	\$14.40	\$15.00	\$15.60	\$16.20	\$16.80	\$17.40	\$18.00	\$18.60	\$19.20	\$19.80
25-29	\$13.80	\$14.40	\$15.00	\$15.60	\$16.20	\$16.80	\$17.40	\$18.00	\$18.60	\$19.20	\$19.80
30-34	\$18.40	\$19.20	\$20.00	\$20.80	\$21.60	\$22.40	\$23.20	\$24.00	\$24.80	\$25.60	\$26.40
35-39	\$27.60	\$28.80	\$30.00	\$31.20	\$32.40	\$33.60	\$34.80	\$36.00	\$37.20	\$38.40	\$39.60
40-44	\$41.40	\$43.20	\$45.00	\$46.80	\$48.60	\$50.40	\$52.20	\$54.00	\$55.80	\$57.60	\$59.40
45-49	\$80.50	\$84.00	\$87.50	\$91.00	\$94.50	\$98.00	\$101.50	\$105.00	\$108.50	\$112.00	\$115.50
50-54	\$135.70	\$141.60	\$147.50	\$153.40	\$159.30	\$165.20	\$171.10	\$177.00	\$182.90	\$188.80	\$194.70
55-59	\$220.80	\$230.40	\$240.00	\$249.60	\$259.20	\$268.80	\$278.40	\$288.00	\$297.60	\$307.20	\$316.80
60-64	\$328.90	\$343.20	\$357.50	\$371.80	\$386.10	\$400.40	\$414.70	\$429.00	\$443.30	\$457.60	\$471.90
65-69	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30
70-74	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30
75+	\$328.90	\$343.20	\$357.50	\$371.80	\$386.10	\$400.40	\$414.70	\$429.00	\$443.30	\$457.60	\$471.90

Voluntary Term Life Employee Coverage Amounts and Monthly Premiums

Age	\$340,000	\$350,000	\$360,000	\$370,000	\$380,000	\$390,000	\$400,000	\$410,000	\$420,000	\$430,000	\$440,000
<25	\$20.40	\$21.00	\$21.60	\$22.20	\$22.80	\$23.40	\$24.00	\$24.60	\$25.20	\$25.80	\$26.40
25-29	\$20.40	\$21.00	\$21.60	\$22.20	\$22.80	\$23.40	\$24.00	\$24.60	\$25.20	\$25.80	\$26.40
30-34	\$27.20	\$28.00	\$28.80	\$29.60	\$30.40	\$31.20	\$32.00	\$32.80	\$33.60	\$34.40	\$35.20
35-39	\$40.80	\$42.00	\$43.20	\$44.40	\$45.60	\$46.80	\$48.00	\$49.20	\$50.40	\$51.60	\$52.80
40-44	\$61.20	\$63.00	\$64.80	\$66.60	\$68.40	\$70.20	\$72.00	\$73.80	\$75.60	\$77.40	\$79.20
45-49	\$119.00	\$122.50	\$126.00	\$129.50	\$133.00	\$136.50	\$140.00	\$143.50	\$147.00	\$150.50	\$154.00
50-54	\$200.60	\$206.50	\$212.40	\$218.30	\$224.20	\$230.10	\$236.00	\$241.90	\$247.80	\$253.70	\$259.60
55-59	\$326.40	\$336.00	\$345.60	\$355.20	\$364.80	\$374.40	\$384.00	\$393.60	\$403.20	\$412.80	\$422.40
60-64	\$486.20	\$500.50	\$514.80	\$529.10	\$543.40	\$557.70	\$572.00	\$586.30	\$600.60	\$614.90	\$629.20
65-69	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30
70-74	\$14.30	\$28.60	\$42.90	\$57.20	\$71.50	\$85.80	\$100.10	\$114.40	\$128.70	\$143.00	\$157.30
75+	\$486.20	\$500.50	\$514.80	\$529.10	\$543.40	\$557.70	\$572.00	\$586.30	\$600.60	\$614.90	\$629.20

Voluntary Term Life Employee Coverage Amounts and Monthly Premiums

Age	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000
<25	\$27.00	\$27.60	\$28.20	\$28.80	\$29.40	\$30.00

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Wabash College- Full Time

Your Summary of Group Life and AD&D Ultra® Benefits

Age	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000
25-29	\$27.00	\$27.60	\$28.20	\$28.80	\$29.40	\$30.00
30-34	\$36.00	\$36.80	\$37.60	\$38.40	\$39.20	\$40.00
35-39	\$54.00	\$55.20	\$56.40	\$57.60	\$58.80	\$60.00
40-44	\$81.00	\$82.80	\$84.60	\$86.40	\$88.20	\$90.00
45-49	\$157.50	\$161.00	\$164.50	\$168.00	\$171.50	\$175.00
50-54	\$265.50	\$271.40	\$277.30	\$283.20	\$289.10	\$295.00
55-59	\$432.00	\$441.60	\$451.20	\$460.80	\$470.40	\$480.00
60-64	\$643.50	\$657.80	\$672.10	\$686.40	\$700.70	\$715.00
65-69	\$643.50	\$657.80	\$672.10	\$686.40	\$700.70	\$715.00
70-74	\$643.50	\$657.80	\$672.10	\$686.40	\$700.70	\$715.00
75+	\$643.50	\$657.80	\$672.10	\$686.40	\$700.70	\$715.00

Voluntary Term Life

Spouse Coverage Amounts and Monthly Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
<25	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00	\$3.30
25-29	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00	\$3.30
30-34	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00	\$4.40
35-39	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00	\$6.60
40-44	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00	\$9.90
45-49	\$1.75	\$3.50	\$5.25	\$7.00	\$8.75	\$10.50	\$12.25	\$14.00	\$15.75	\$17.50	\$19.25
50-54	\$2.95	\$5.90	\$8.85	\$11.80	\$14.75	\$17.70	\$20.65	\$23.60	\$26.55	\$29.50	\$32.45
55-59	\$4.80	\$9.60	\$14.40	\$19.20	\$24.00	\$28.80	\$33.60	\$38.40	\$43.20	\$48.00	\$52.80
60-64	\$7.15	\$14.30	\$21.45	\$28.60	\$35.75	\$42.90	\$50.05	\$57.20	\$64.35	\$71.50	\$78.65
65-69	\$7.15	\$14.30	\$21.45	\$28.60	\$35.75	\$42.90	\$50.05	\$57.20	\$64.35	\$71.50	\$78.65
70-74	\$7.15	\$14.30	\$21.45	\$28.60	\$35.75	\$42.90	\$50.05	\$57.20	\$64.35	\$71.50	\$78.65
75+	\$7.15	\$14.30	\$21.45	\$28.60	\$35.75	\$42.90	\$50.05	\$57.20	\$64.35	\$71.50	\$78.65

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Wabash College

Your Summary of Group Life and AD&D Ultra® Benefits

Voluntary Term Life
Spouse Coverage Amounts and Monthly Premiums

Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000	\$110,000
<25	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00	\$6.30	\$6.60
25-29	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00	\$6.30	\$6.60
30-34	\$4.80	\$5.20	\$5.60	\$6.00	\$6.40	\$6.80	\$7.20	\$7.60	\$8.00	\$8.40	\$8.80
35-39	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00	\$12.60	\$13.20
40-44	\$10.80	\$11.70	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20	\$17.10	\$18.00	\$18.90	\$19.80
45-49	\$21.00	\$22.75	\$24.50	\$26.25	\$28.00	\$29.75	\$31.50	\$33.25	\$35.00	\$36.75	\$38.50
50-54	\$35.40	\$38.35	\$41.30	\$44.25	\$47.20	\$50.15	\$53.10	\$56.05	\$59.00	\$61.95	\$64.90
55-59	\$57.60	\$62.40	\$67.20	\$72.00	\$76.80	\$81.60	\$86.40	\$91.20	\$96.00	\$100.80	\$105.60
60-64	\$85.80	\$92.95	\$100.10	\$107.25	\$114.40	\$121.55	\$128.70	\$135.85	\$143.00	\$150.15	\$157.30
65-69	\$85.80	\$92.95	\$100.10	\$107.25	\$114.40	\$121.55	\$128.70	\$135.85	\$143.00	\$150.15	\$157.30
70-74	\$85.80	\$92.95	\$100.10	\$107.25	\$114.40	\$121.55	\$128.70	\$135.85	\$143.00	\$150.15	\$157.30
75+	\$85.80	\$92.95	\$100.10	\$107.25	\$114.40	\$121.55	\$128.70	\$135.85	\$143.00	\$150.15	\$157.30

Voluntary Term Life
Spouse Coverage Amounts and Monthly Premiums

Age	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000	\$155,000	\$160,000	\$165,000
<25	\$6.90	\$7.20	\$7.50	\$7.80	\$8.10	\$8.40	\$8.70	\$9.00	\$9.30	\$9.60	\$9.90
25-29	\$6.90	\$7.20	\$7.50	\$7.80	\$8.10	\$8.40	\$8.70	\$9.00	\$9.30	\$9.60	\$9.90
30-34	\$9.20	\$9.60	\$10.00	\$10.40	\$10.80	\$11.20	\$11.60	\$12.00	\$12.40	\$12.80	\$13.20
35-39	\$13.80	\$14.40	\$15.00	\$15.60	\$16.20	\$16.80	\$17.40	\$18.00	\$18.60	\$19.20	\$19.80
40-44	\$20.70	\$21.60	\$22.50	\$23.40	\$24.30	\$25.20	\$26.10	\$27.00	\$27.90	\$28.80	\$29.70
45-49	\$40.25	\$42.00	\$43.75	\$45.50	\$47.25	\$49.00	\$50.75	\$52.50	\$54.25	\$56.00	\$57.75
50-54	\$67.85	\$70.80	\$73.75	\$76.70	\$79.65	\$82.60	\$85.55	\$88.50	\$91.45	\$94.40	\$97.35
55-59	\$110.40	\$115.20	\$120.00	\$124.80	\$129.60	\$134.40	\$139.20	\$144.00	\$148.80	\$153.60	\$158.40
60-64	\$164.45	\$171.60	\$178.75	\$185.90	\$193.05	\$200.20	\$207.35	\$214.50	\$221.65	\$228.80	\$235.95
65-69	\$164.45	\$171.60	\$178.75	\$185.90	\$193.05	\$200.20	\$207.35	\$214.50	\$221.65	\$228.80	\$235.95
70-74	\$164.45	\$171.60	\$178.75	\$185.90	\$193.05	\$200.20	\$207.35	\$214.50	\$221.65	\$228.80	\$235.95
75+	\$164.45	\$171.60	\$178.75	\$185.90	\$193.05	\$200.20	\$207.35	\$214.50	\$221.65	\$228.80	\$235.95

Life, AD&D Ultra, STD and LTD policies have limitations and exclusions. The purpose of this Benefit Summary and any additional enrollment materials or brochures is to give a general overview of the policies. Complete coverage information can be found in the policy documents issued by Aetna to your employer. Please review the policy documents to familiarize yourself with the terms of coverage. If there is a discrepancy between the policy documents and these materials, the terms of the policy documents will apply.



Wabash College

Your Summary of Group Life and AD&D Ultra® Benefits

Voluntary Term Life
Spouse Coverage Amounts and Monthly Premiums

Age	\$170,000	\$175,000	\$180,000	\$185,000	\$190,000	\$195,000	\$200,000	\$205,000	\$210,000	\$215,000	\$220,000
<25	\$10.20	\$10.50	\$10.80	\$11.10	\$11.40	\$11.70	\$12.00	\$12.30	\$12.60	\$12.90	\$13.20
25-29	\$10.20	\$10.50	\$10.80	\$11.10	\$11.40	\$11.70	\$12.00	\$12.30	\$12.60	\$12.90	\$13.20
30-34	\$13.60	\$14.00	\$14.40	\$14.80	\$15.20	\$15.60	\$16.00	\$16.40	\$16.80	\$17.20	\$17.60
35-39	\$20.40	\$21.00	\$21.60	\$22.20	\$22.80	\$23.40	\$24.00	\$24.60	\$25.20	\$25.80	\$26.40
40-44	\$30.60	\$31.50	\$32.40	\$33.30	\$34.20	\$35.10	\$36.00	\$36.90	\$37.80	\$38.70	\$39.60
45-49	\$59.50	\$61.25	\$63.00	\$64.75	\$66.50	\$68.25	\$70.00	\$71.75	\$73.50	\$75.25	\$77.00
50-54	\$100.30	\$103.25	\$106.20	\$109.15	\$112.10	\$115.05	\$118.00	\$120.95	\$123.90	\$126.85	\$129.80
55-59	\$163.20	\$168.00	\$172.80	\$177.60	\$182.40	\$187.20	\$192.00	\$196.80	\$201.60	\$206.40	\$211.20
60-64	\$243.10	\$250.25	\$257.40	\$264.55	\$271.70	\$278.85	\$286.00	\$293.15	\$300.30	\$307.45	\$314.60
65-69	\$243.10	\$250.25	\$257.40	\$264.55	\$271.70	\$278.85	\$286.00	\$293.15	\$300.30	\$307.45	\$314.60
70-74	\$243.10	\$250.25	\$257.40	\$264.55	\$271.70	\$278.85	\$286.00	\$293.15	\$300.30	\$307.45	\$314.60
75+	\$243.10	\$250.25	\$257.40	\$264.55	\$271.70	\$278.85	\$286.00	\$293.15	\$300.30	\$307.45	\$314.60

Voluntary Term Life
Spouse Coverage Amounts and Monthly Premiums

Age	\$225,000	\$230,000	\$235,000	\$240,000	\$245,000	\$250,000
<25	\$13.50	\$13.80	\$14.10	\$14.40	\$14.70	\$15.00
25-29	\$13.50	\$13.80	\$14.10	\$14.40	\$14.70	\$15.00
30-34	\$18.00	\$18.40	\$18.80	\$19.20	\$19.60	\$20.00
35-39	\$27.00	\$27.60	\$28.20	\$28.80	\$29.40	\$30.00
40-44	\$40.50	\$41.40	\$42.30	\$43.20	\$44.10	\$45.00
45-49	\$78.75	\$80.50	\$82.25	\$84.00	\$85.75	\$87.50
50-54	\$132.75	\$135.70	\$138.65	\$141.60	\$144.55	\$147.50
55-59	\$216.00	\$220.80	\$225.60	\$230.40	\$235.20	\$240.00
60-64	\$321.75	\$328.90	\$336.05	\$343.20	\$350.35	\$357.50
65-69	\$321.75	\$328.90	\$336.05	\$343.20	\$350.35	\$357.50
70-74	\$321.75	\$328.90	\$336.05	\$343.20	\$350.35	\$357.50
75+	\$321.75	\$328.90	\$336.05	\$343.20	\$350.35	\$357.50

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