



Group Term Life
&
Group Accident Plan

Unified Fire Authority

PEHP GROUP TERM LIFE COVERAGE AND RATE INFORMATION

Employee Coverage

Minimum Coverage

Employee Minimum Coverage is a guaranteed issue amount if applied for within 60 days after the employee's date of hire. After the initial 60 day period, employees may apply for Minimum Coverage at anytime submitting Evidence of Insurability. Minimum Coverage is funded by the Employer.

Basic Term Coverage

Employee Basic Term coverage is a guaranteed issue amount if applied for within 60 days after the employee's date of hire. After the initial 60 day period, employees may apply for Basic Term Coverage at anytime submitting Evidence of Insurability.

Additional Term Coverage

Employees may apply for Additional Term Coverage at anytime by submitting Evidence of Insurability. The employee must be enrolled in Basic Term Coverage.

Line of Duty Death Benefit

An additional \$50,000 Line of Duty Death Benefit is provided to all employees who are enrolled in Minimum Coverage. This coverage is provided at no additional cost to the employee and enrollment is automatic.

Minimum Coverage

Coverage	Amount
Up to age 66	25,000
Age 66 to 70	12,500
Age 71 and over	6,250

Minimum Coverage is funded by the Employer

Basic Coverage

Semi-Monthly Rates by Age	Amount	Employee
Under age 30	50,000	1.26
Age 30 to 35	50,000	1.34
Age 36 to 40	50,000	1.88
Age 41 to 45	50,000	2.30
Age 46 to 50	50,000	4.38
Age 51 to 55	50,000	5.26
Age 56 to 60	50,000	8.38
Age 61 to 65	50,000	14.22

After age 65 rates remain constant and coverage changes

Age 66 to 70	29,000	14.22
Age 71 to 75	19,000	14.22
Age 76 and over	12,000	14.22

Additional Term Coverage

Semi-Monthly Rates by Age	50,000	100,000	150,000	200,000	250,000
Under 30	1.26	2.50	3.76	5.02	6.28
Age 30 to 35	1.34	2.68	4.00	5.34	6.68
Age 36 to 40	1.88	3.78	5.66	7.54	9.44
Age 41 to 45	2.30	4.62	6.92	9.24	11.54
Age 46 to 50	4.38	8.76	13.12	17.50	21.88
Age 51 to 55	5.26	10.50	15.74	21.00	26.24
Age 56 to 60	8.38	16.76	25.16	33.54	41.92
Age 61 to 65	14.22	28.44	42.64	56.86	71.08
After age 65 rates remain constant and coverage changes					
	14.22	28.44	42.64	56.86	71.08
Age 66 to 70	29,000	58,000	87,000	116,000	145,000
Age 71 to 75	19,000	38,000	57,000	76,000	95,000
Age 76 and over	12,000	24,000	36,000	48,000	60,000

Spouse Coverage

Spouse Term Coverage up to \$15,000 is a guaranteed issue amount if applied for within 60 days after the employee's date of hire. Amounts above \$15,000 require Evidence of Insurability. After the initial 60 day period, all amounts require Evidence of Insurability.

Semi-Monthly Rates by Age	5,000	15,000	40,000	65,000	90,000	115,000	150,000	200,000	250,000	300,000
Under 30	0.12	0.38	1.00	1.62	2.26	2.88	3.76	5.02	6.28	7.54
Age 30 to 35	0.14	0.40	1.06	1.74	2.40	3.08	4.00	5.34	6.68	8.02
Age 36 to 40	0.18	0.56	1.50	2.46	3.40	4.34	5.66	7.54	9.44	11.32
Age 41 to 45	0.22	0.70	1.84	3.00	4.16	5.30	6.92	9.24	11.54	13.86
Age 46 to 50	0.44	1.32	3.50	5.68	7.88	10.06	13.12	17.50	21.88	26.24
Age 51 to 55	0.52	1.58	4.20	6.82	9.46	12.08	15.74	21.00	26.24	31.50
Age 56 to 60	0.84	2.52	6.70	10.90	15.10	19.28	25.16	33.54	41.92	50.30
Age 61 to 65	1.42	4.26	11.38	18.48	25.60	32.70	42.64	56.86	71.08	85.30
After age 65 rates remain constant and coverage changes										
	1.42	4.26	11.38	18.48	25.60	32.70	42.64	56.86	71.08	85.30
Age 66 to 70	2,900	8,700	23,200	37,700	52,200	66,700	87,000	116,000	145,000	174,000
Age 71 to 75	1,900	5,700	15,200	24,700	34,200	43,700	57,000	76,000	95,000	114,000
Age 76 and over	1,200	3,600	9,600	15,600	21,600	27,600	36,000	48,000	60,000	72,000

Dependent Children Coverage

Dependent Children may be enrolled in any of the available coverage levels within 60 days of the employee's date of hire without providing Evidence of Insurability. After the initial 60 day period, any new application for coverage, or increase in coverage, will require Evidence of Insurability. All eligible children will be covered at the same level.

Coverage Amount	5,000	7,500	10,000
Semi-Monthly	0.26	0.40	0.52

Coverage amount is limited to 1,000 for newborns up to age 6 months

PEHP GROUP ACCIDENT PLAN AND RATE INFORMATION

Accidental Death and Dismemberment (AD&D)

AD&D provides benefits for death, loss of use of limbs, speech, hearing or eye sight due to an accident, subject to the limitations of the policy.

Individual Plan

- An employee can select a coverage amount ranging from \$25,000 to \$250,000. The employer funds \$25,000 for all benefit eligible employees.

Family Plan

- An employee can select a coverage amount ranging from \$25,000 to \$250,000 and the employee's spouse and dependents would be automatically covered as follows:
 - A spouse would be insured for 40% of the employee's coverage amount. If an employee has no dependent children, the spouse's coverage increases to 50% of the employee's coverage amount.
 - Each dependent child is insured for 15% of the employee's coverage amount. If an employee has no spouse, each eligible dependent child's coverage increases to 20% of the employee's coverage amount.

Coverage and Cost

Individual Plan			Family Plan			
Employees Coverage Amount	Bi-Weekly Cost	Semi-Monthly Cost	Monthly Cost	Bi-Weekly Cost	Semi-Monthly Cost	Monthly Cost
25,000	.43	.46	.92	.58	.62	1.24
50,000	.85	.92	1.84	1.14	1.24	2.48
75,000	1.28	1.38	2.76	1.72	1.86	3.72
100,000	1.69	1.84	3.68	2.28	2.48	4.96
125,000	2.12	2.30	4.60	2.85	3.10	6.20
150,000	2.54	2.76	5.52	3.42	3.72	7.44
175,000	2.97	3.24	6.48	3.99	4.34	8.68
200,000	3.39	3.68	7.36	4.57	4.96	9.92
225,000	3.82	4.14	8.28	5.13	5.58	11.16
250,000	4.23	4.60	9.20	5.71	6.20	12.40

Some Limitations and Exclusions include:

- Combat, war or any act of war, whether declared or undeclared, or participating in a riot.
- Riding or driving in any kind of race as a professional.
- Suicide or attempted suicide, or intentionally self-inflicted injury, or attempting to commit a criminal or felonious act.
- Disease or natural causes, or medical or surgical treatment.
- Any loss caused by, resulting from or contributed to by the insured's intoxication and/or substance abuse.
- Air travel: The policy, subject otherwise to its terms, limitations and conditions, covers claims arising out of bodily injury sustained by an Insured Person while riding as a passenger in, alighting from, or boarding (but not while operating, learning to operate or serving as a member of a crew of) a civil aircraft flown by a licensed pilot, while such aircraft is being used for transportation, but not for crop-dusting, seeding, sky writing, racing or exploration.

Accident Weekly Indemnity

- **Employee Coverage Only**
- If an employee enrolls in the AD&D coverage, they may also purchase Accident Weekly Indemnity coverage which will provide a weekly income if the employee is totally disabled due to an accident that is not job-related.
- The maximum eligible weekly amount is based on the employee's monthly gross salary at the time of enrollment. The employee may purchase a lower amount of coverage than the eligible monthly gross salary, but may not buy coverage for more than the eligible monthly gross salary.

Coverage and Cost

Monthly Gross Salary	Maximum Amount of Weekly Indemnity	Bi-Weekly Cost	Semi-Monthly Cost	Monthly Cost
\$ 250 and under	\$ 25	\$.12	\$.14	\$.28
251 to 599	50	.24	.26	.52
600 to 700	75	.35	.38	.76
701 to 875	100	.46	.50	1.00
876 to 1,050	125	.58	.64	1.28
1,051 to 1,200	150	.70	.76	1.52
1,201 to 1,450	175	.81	.88	1.76
1,451 to 1,600	200	.93	1.02	2.04
1,601 to 1,800	225	1.04	1.14	2.28
1,801 to 2,164	250	1.16	1.26	2.52
2,165 to 2,499	300	1.39	1.50	3.00
2,500 to 2,899	350	1.62	1.76	3.52
2,900 to 3,599	400	1.86	2.02	4.04
3,600 and over	500	2.32	2.52	5.04

Accident Medical Expense

- **Employee Coverage Only**
- This benefit is available to help you pay for medical expenses that are in excess of those covered by all group insurance plans and no-fault automobile insurance.
- This benefit will provide up to \$2,500 to help cover medical expenses incurred due to an accident that is not job-related.

Coverage and Cost

Medical Expense Coverage	Bi-Weekly Cost	Semi-Monthly Cost	Monthly Cost
\$ 2,500	\$ 0.38	\$ 0.42	\$ 0.84



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This document is a summary of the provisions of the Group Term Life and Group Accident Plans. The complete terms and conditions governing these plans may be found in the master group policies issued by PEHP.