

Active Employee's Optional Life and AD&D Insurance: TOBACCO-FREE

The Tobacco-Free rates are charged to those who have submitted an affidavit stating that the policyholder does not use tobacco. If your tobacco status has not changed, you do not need to complete a Tobacco Affidavit. We will assume your status has not changed.

Age	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5		Plan 6		Plan 7		Plan 8		Plan 9	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$5,000	\$0.28	\$10,000	\$0.55	\$20,000	\$1.10	\$30,000	\$1.65	\$40,000	\$2.20	\$50,000	\$2.75	\$60,000	\$3.30	\$75,000	\$4.13	\$80,000	\$4.40
30-34	\$5,000	\$0.32	\$10,000	\$0.64	\$20,000	\$1.28	\$30,000	\$1.92	\$40,000	\$2.56	\$50,000	\$3.20	\$60,000	\$3.84	\$75,000	\$4.80	\$80,000	\$5.12
35-39	\$5,000	\$0.41	\$10,000	\$0.82	\$20,000	\$1.64	\$30,000	\$2.46	\$40,000	\$3.28	\$50,000	\$4.10	\$60,000	\$4.92	\$75,000	\$6.15	\$80,000	\$6.56
40-44	\$5,000	\$0.54	\$10,000	\$1.08	\$20,000	\$2.16	\$30,000	\$3.24	\$40,000	\$4.32	\$50,000	\$5.40	\$60,000	\$6.48	\$75,000	\$8.10	\$80,000	\$8.64
45-49	\$5,000	\$0.76	\$10,000	\$1.52	\$20,000	\$3.04	\$30,000	\$4.56	\$40,000	\$6.08	\$50,000	\$7.60	\$60,000	\$9.12	\$75,000	\$11.40	\$80,000	\$12.16
50-54	\$5,000	\$1.11	\$10,000	\$2.22	\$20,000	\$4.44	\$30,000	\$6.66	\$40,000	\$8.88	\$50,000	\$11.10	\$60,000	\$13.32	\$75,000	\$16.65	\$80,000	\$17.76
55-59	\$5,000	\$1.99	\$10,000	\$3.98	\$20,000	\$7.96	\$30,000	\$11.94	\$40,000	\$15.92	\$50,000	\$19.90	\$60,000	\$23.88	\$75,000	\$29.85	\$80,000	\$31.84
60-64	\$5,000	\$2.92	\$10,000	\$5.83	\$20,000	\$11.66	\$30,000	\$17.49	\$40,000	\$23.32	\$50,000	\$29.15	\$60,000	\$34.98	\$75,000	\$43.73	\$80,000	\$46.64
65-69	\$3,250	\$3.61	\$6,500	\$7.22	\$13,000	\$14.44	\$19,500	\$21.66	\$26,000	\$28.89	\$32,500	\$36.11	\$39,000	\$43.33	\$48,750	\$54.16	\$52,000	\$57.77
70 & Over	\$2,250	\$4.12	\$4,500	\$8.25	\$9,000	\$16.50	\$13,500	\$24.75	\$18,000	\$32.99	\$22,500	\$41.24	\$27,000	\$49.49	\$33,750	\$61.86	\$36,000	\$65.99

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Age	Plan 10		Plan 11		Plan 12		Plan 13		Plan 14		Plan 15		Plan 16		Plan 17		Plan 18	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$100,000	\$5.50	\$150,000	\$8.25	\$200,000	\$11.00	\$250,000	\$13.75	\$300,000	\$16.50	\$350,000	\$19.25	\$400,000	\$22.00	\$450,000	\$24.75	\$500,000	\$27.50
30-34	\$100,000	\$6.40	\$150,000	\$9.60	\$200,000	\$12.80	\$250,000	\$16.00	\$300,000	\$19.20	\$350,000	\$22.40	\$400,000	\$25.60	\$450,000	\$28.80	\$500,000	\$32.00
35-39	\$100,000	\$8.20	\$150,000	\$12.30	\$200,000	\$16.40	\$250,000	\$20.50	\$300,000	\$24.60	\$350,000	\$28.70	\$400,000	\$32.80	\$450,000	\$36.90	\$500,000	\$41.00
40-44	\$100,000	\$10.80	\$150,000	\$16.20	\$200,000	\$21.60	\$250,000	\$27.00	\$300,000	\$32.40	\$350,000	\$37.80	\$400,000	\$43.20	\$450,000	\$48.60	\$500,000	\$54.00
45-49	\$100,000	\$15.20	\$150,000	\$22.80	\$200,000	\$30.40	\$250,000	\$38.00	\$300,000	\$45.60	\$350,000	\$53.20	\$400,000	\$60.80	\$450,000	\$68.40	\$500,000	\$76.00
50-54	\$100,000	\$22.20	\$150,000	\$33.30	\$200,000	\$44.40	\$250,000	\$55.50	\$300,000	\$66.60	\$350,000	\$77.70	\$400,000	\$88.80	\$450,000	\$99.90	\$500,000	\$111.00
55-59	\$100,000	\$39.80	\$150,000	\$59.70	\$200,000	\$79.60	\$250,000	\$99.50	\$300,000	\$119.40	\$350,000	\$139.30	\$400,000	\$159.20	\$450,000	\$179.10	\$500,000	\$199.00
60-64	\$100,000	\$58.30	\$150,000	\$87.45	\$200,000	\$116.60	\$250,000	\$145.75	\$300,000	\$174.90	\$350,000	\$204.05	\$400,000	\$233.20	\$450,000	\$262.35	\$500,000	\$291.50
65-69	\$65,000	\$72.22	\$97,500	\$108.32	\$130,000	\$144.43	\$162,500	\$180.54	\$195,000	\$216.65	\$227,500	\$252.75	\$260,000	\$288.86	\$292,500	\$324.97	\$325,000	\$361.08
70 & Over	\$45,000	\$82.49	\$67,500	\$123.73	\$90,000	\$164.97	\$112,500	\$206.21	\$135,000	\$247.46	\$157,500	\$288.70	\$180,000	\$329.94	\$202,500	\$371.18	\$225,000	\$412.43

To qualify for the Tobacco-free Preferred Premium for all of Plan Year 2011, you and all enrolled family members must have been tobacco-free by January 1, 2010. If your tobacco status has not changed, you do not need to complete a Tobacco Affidavit. We will assume your status has not changed from the last plan year. If your tobacco status has changed, you MUST submit a tobacco affidavit. See page 4, items 6 and 7.

Active Employee's Optional Life and AD&D Insurance: TOBACCO USER

Age	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5		Plan 6		Plan 7		Plan 8		Plan 9	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$5,000	\$0.41	\$10,000	\$0.82	\$20,000	\$1.64	\$30,000	\$2.46	\$40,000	\$3.28	\$50,000	\$4.10	\$60,000	\$4.92	\$75,000	\$6.15	\$80,000	\$6.56
30-34	\$5,000	\$0.50	\$10,000	\$1.00	\$20,000	\$2.00	\$30,000	\$3.00	\$40,000	\$4.00	\$50,000	\$5.00	\$60,000	\$6.00	\$75,000	\$7.50	\$80,000	\$8.00
35-39	\$5,000	\$0.59	\$10,000	\$1.17	\$20,000	\$2.34	\$30,000	\$3.51	\$40,000	\$4.68	\$50,000	\$5.85	\$60,000	\$7.02	\$75,000	\$8.78	\$80,000	\$9.36
40-44	\$5,000	\$0.98	\$10,000	\$1.96	\$20,000	\$3.92	\$30,000	\$5.88	\$40,000	\$7.84	\$50,000	\$9.80	\$60,000	\$11.76	\$75,000	\$14.70	\$80,000	\$15.68
45-49	\$5,000	\$1.25	\$10,000	\$2.49	\$20,000	\$4.98	\$30,000	\$7.47	\$40,000	\$9.96	\$50,000	\$12.45	\$60,000	\$14.94	\$75,000	\$18.68	\$80,000	\$19.92
50-54	\$5,000	\$2.08	\$10,000	\$4.16	\$20,000	\$8.32	\$30,000	\$12.48	\$40,000	\$16.64	\$50,000	\$20.80	\$60,000	\$24.96	\$75,000	\$31.20	\$80,000	\$33.28
55-59	\$5,000	\$3.18	\$10,000	\$6.36	\$20,000	\$12.72	\$30,000	\$19.08	\$40,000	\$25.44	\$50,000	\$31.80	\$60,000	\$38.16	\$75,000	\$47.70	\$80,000	\$50.88
60-64	\$5,000	\$4.24	\$10,000	\$8.47	\$20,000	\$16.94	\$30,000	\$25.41	\$40,000	\$33.88	\$50,000	\$42.35	\$60,000	\$50.82	\$75,000	\$63.53	\$80,000	\$67.76
65-69	\$3,250	\$4.21	\$6,500	\$8.42	\$13,000	\$16.85	\$19,500	\$25.27	\$26,000	\$33.70	\$32,500	\$42.12	\$39,000	\$50.54	\$48,750	\$63.18	\$52,000	\$67.39
70 & Over	\$2,250	\$8.54	\$4,500	\$17.08	\$9,000	\$34.16	\$13,500	\$51.23	\$18,000	\$68.31	\$22,500	\$85.39	\$27,000	\$102.47	\$33,750	\$128.08	\$36,000	\$136.62

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Age	Plan 10		Plan 11		Plan 12		Plan 13		Plan 14		Plan 15		Plan 16		Plan 17		Plan 18	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$100,000	\$8.20	\$150,000	\$12.30	\$200,000	\$16.40	\$250,000	\$20.50	\$300,000	\$24.60	\$350,000	\$28.70	\$400,000	\$32.80	\$450,000	\$36.90	\$500,000	\$41.00
30-34	\$100,000	\$10.00	\$150,000	\$15.00	\$200,000	\$20.00	\$250,000	\$25.00	\$300,000	\$30.00	\$350,000	\$35.00	\$400,000	\$40.00	\$450,000	\$45.00	\$500,000	\$50.00
35-39	\$100,000	\$11.70	\$150,000	\$17.55	\$200,000	\$23.40	\$250,000	\$29.25	\$300,000	\$35.10	\$350,000	\$40.95	\$400,000	\$46.80	\$450,000	\$52.65	\$500,000	\$58.50
40-44	\$100,000	\$19.60	\$150,000	\$29.40	\$200,000	\$39.20	\$250,000	\$49.00	\$300,000	\$58.80	\$350,000	\$68.60	\$400,000	\$78.40	\$450,000	\$88.20	\$500,000	\$98.00
45-49	\$100,000	\$24.90	\$150,000	\$37.35	\$200,000	\$49.80	\$250,000	\$62.25	\$300,000	\$74.70	\$350,000	\$87.15	\$400,000	\$99.60	\$450,000	\$112.05	\$500,000	\$124.50
50-54	\$100,000	\$41.60	\$150,000	\$62.40	\$200,000	\$83.20	\$250,000	\$104.00	\$300,000	\$124.80	\$350,000	\$145.60	\$400,000	\$166.40	\$450,000	\$187.20	\$500,000	\$208.00
55-59	\$100,000	\$63.60	\$150,000	\$95.40	\$200,000	\$127.20	\$250,000	\$159.00	\$300,000	\$190.80	\$350,000	\$222.60	\$400,000	\$254.40	\$450,000	\$286.20	\$500,000	\$318.00
60-64	\$100,000	\$84.70	\$150,000	\$127.05	\$200,000	\$169.40	\$250,000	\$211.75	\$300,000	\$254.10	\$350,000	\$296.45	\$400,000	\$338.80	\$450,000	\$381.15	\$500,000	\$423.50
65-69	\$65,000	\$84.24	\$97,500	\$126.36	\$130,000	\$168.48	\$162,500	\$210.60	\$195,000	\$252.72	\$227,500	\$294.84	\$260,000	\$336.96	\$292,500	\$379.08	\$325,000	\$421.20
70 & Over	\$45,000	\$170.78	\$67,500	\$256.16	\$90,000	\$341.55	\$112,500	\$426.94	\$135,000	\$512.33	\$157,500	\$597.71	\$180,000	\$683.10	\$202,500	\$768.49	\$225,000	\$853.88

Retired Employee's Optional Life Insurance: TOBACCO-FREE

The Tobacco-Free rates are charged to those who have previously submitted an affidavit stating that the policyholder does not use tobacco. If your tobacco status has not changed, you do not need to complete a Tobacco Affidavit. We will assume your status has not changed from the last plan year.

Age	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$5,000	\$0.33	\$10,000	\$0.65	\$15,000	\$0.98	\$20,000	\$1.30	\$30,000	\$1.95
30-34	\$5,000	\$0.44	\$10,000	\$0.87	\$15,000	\$1.31	\$20,000	\$1.74	\$30,000	\$2.61
35-39	\$5,000	\$0.49	\$10,000	\$0.98	\$15,000	\$1.47	\$20,000	\$1.96	\$30,000	\$2.94
40-44	\$5,000	\$0.71	\$10,000	\$1.42	\$15,000	\$2.13	\$20,000	\$2.84	\$30,000	\$4.26
45-49	\$5,000	\$1.04	\$10,000	\$2.07	\$15,000	\$3.11	\$20,000	\$4.14	\$30,000	\$6.21
50-54	\$5,000	\$1.75	\$10,000	\$3.49	\$15,000	\$5.24	\$20,000	\$6.98	\$30,000	\$10.47
55-59	\$5,000	\$2.84	\$10,000	\$5.67	\$15,000	\$8.51	\$20,000	\$11.34	\$30,000	\$17.01
60-64	\$5,000	\$4.14	\$10,000	\$8.28	\$15,000	\$12.42	\$20,000	\$16.56	\$30,000	\$24.84
65-69	\$3,250	\$4.64	\$6,500	\$9.28	\$9,750	\$13.92	\$13,000	\$18.56	\$19,500	\$27.85
70 & Over	\$2,500	\$9.95	\$5,000	\$19.90	\$7,500	\$29.84	\$10,000	\$39.79	\$15,000	\$59.69

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Age	Plan 6		Plan 7		Plan 8		Plan 9		Plan 10	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$40,000	\$2.60	\$50,000	\$3.25	\$75,000	\$4.88	\$100,000	\$6.50	\$150,000	\$9.75
30-34	\$40,000	\$3.48	\$50,000	\$4.35	\$75,000	\$6.53	\$100,000	\$8.70	\$150,000	\$13.05
35-39	\$40,000	\$3.92	\$50,000	\$4.90	\$75,000	\$7.35	\$100,000	\$9.80	\$150,000	\$14.70
40-44	\$40,000	\$5.68	\$50,000	\$7.10	\$75,000	\$10.65	\$100,000	\$14.20	\$150,000	\$21.30
45-49	\$40,000	\$8.28	\$50,000	\$10.35	\$75,000	\$15.53	\$100,000	\$20.70	\$150,000	\$31.05
50-54	\$40,000	\$13.96	\$50,000	\$17.45	\$75,000	\$26.18	\$100,000	\$34.90	\$150,000	\$52.35
55-59	\$40,000	\$22.68	\$50,000	\$28.35	\$75,000	\$42.53	\$100,000	\$56.70	\$150,000	\$85.05
60-64	\$40,000	\$33.12	\$50,000	\$41.40	\$75,000	\$62.10	\$100,000	\$82.80	\$150,000	\$124.20
65-69	\$26,000	\$37.13	\$32,500	\$46.41	\$48,750	\$69.62	\$65,000	\$92.82	\$97,500	\$139.23
70 & Over	\$20,000	\$79.58	\$25,000	\$99.48	\$37,500	\$149.21	\$50,000	\$198.95	\$75,000	\$298.43

To qualify for the Tobacco-free Preferred Premium for all of Plan Year 2011, you and all enrolled family members must have been tobacco-free by January 1, 2010. If your tobacco status has not changed, you do not need to complete a Tobacco Affidavit. We will assume your status has not changed from the last plan year. If your tobacco status has changed, you MUST submit a tobacco affidavit. See page 4, items 6 and 7.

Retired Employee's Optional Life Insurance: TOBACCO USER

Age	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$5,000	\$0.44	\$10,000	\$0.87	\$15,000	\$1.31	\$20,000	\$1.74	\$30,000	\$2.61
30-34	\$5,000	\$0.55	\$10,000	\$1.09	\$15,000	\$1.64	\$20,000	\$2.18	\$30,000	\$3.27
35-39	\$5,000	\$0.71	\$10,000	\$1.42	\$15,000	\$2.13	\$20,000	\$2.84	\$30,000	\$4.26
40-44	\$5,000	\$1.26	\$10,000	\$2.51	\$15,000	\$3.77	\$20,000	\$5.02	\$30,000	\$7.53
45-49	\$5,000	\$1.86	\$10,000	\$3.71	\$15,000	\$5.57	\$20,000	\$7.42	\$30,000	\$11.13
50-54	\$5,000	\$3.05	\$10,000	\$6.10	\$15,000	\$9.15	\$20,000	\$12.20	\$30,000	\$18.30
55-59	\$5,000	\$4.74	\$10,000	\$9.48	\$15,000	\$14.22	\$20,000	\$18.96	\$30,000	\$28.44
60-64	\$5,000	\$6.49	\$10,000	\$12.97	\$15,000	\$19.46	\$20,000	\$25.94	\$30,000	\$38.91
65-69	\$3,250	\$6.48	\$6,500	\$12.97	\$9,750	\$19.45	\$13,000	\$25.94	\$19,500	\$38.90
70 & Over	\$2,500	\$14.66	\$5,000	\$29.32	\$7,500	\$43.98	\$10,000	\$58.64	\$15,000	\$87.96

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Age	Plan 6		Plan 7		Plan 8		Plan 9		Plan 10	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$40,000	\$3.48	\$50,000	\$4.35	\$75,000	\$6.53	\$100,000	\$8.70	\$150,000	\$13.05
30-34	\$40,000	\$4.36	\$50,000	\$5.45	\$75,000	\$8.18	\$100,000	\$10.90	\$150,000	\$16.35
35-39	\$40,000	\$5.68	\$50,000	\$7.10	\$75,000	\$10.65	\$100,000	\$14.20	\$150,000	\$21.30
40-44	\$40,000	\$10.04	\$50,000	\$12.55	\$75,000	\$18.83	\$100,000	\$25.10	\$150,000	\$37.65
45-49	\$40,000	\$14.84	\$50,000	\$18.55	\$75,000	\$27.83	\$100,000	\$37.10	\$150,000	\$55.65
50-54	\$40,000	\$24.40	\$50,000	\$30.50	\$75,000	\$45.75	\$100,000	\$61.00	\$150,000	\$91.50
55-59	\$40,000	\$37.92	\$50,000	\$47.40	\$75,000	\$71.10	\$100,000	\$94.80	\$150,000	\$142.20
60-64	\$40,000	\$51.88	\$50,000	\$64.85	\$75,000	\$97.28	\$100,000	\$129.70	\$150,000	\$194.55
65-69	\$26,000	\$51.87	\$32,500	\$64.84	\$48,750	\$97.26	\$65,000	\$129.68	\$97,500	\$194.51
70 & Over	\$20,000	\$117.28	\$25,000	\$146.60	\$37,500	\$219.90	\$50,000	\$293.20	\$75,000	\$439.80

Disclosure: Policies have exclusions and limitations which may affect any benefits payable.

Other Life Insurance Rates: Actives and Retirees

PEIA offers basic decreasing term life insurance, optional life insurance and dependent life insurance. This is not open enrollment for life insurance. Life Insurance Open Enrollment is conducted approximately every 5 years. If you want to make changes in your life insurance, check your *Summary Plan Description* and *Life Insurance Booklet* for details of your rights, then contact your benefit coordinator for the appropriate forms.

Basic life insurance premiums for active employees are paid by the employer. Retirees pay the monthly premium listed below for their basic life insurance. We've provided these rates for informational purposes only.

Dependent life insurance premiums are paid by the active or retired policyholder. The rates are listed below for your information.

Optional life insurance premiums are paid by the active or retired policyholder. The rates are listed on the preceding pages.

For a complete description of the life insurance benefits, please see the *Life Insurance Booklet*.

Actives

Active Employee's Basic Life and AD&D Insurance Rates

Age	Amount of Coverage	Monthly Premium
Under 65	\$10,000	\$5.06
65-69	\$6,500	\$3.29
70 & Over	\$5,000	\$2.53

Retirees

Retired Employee's Basic Life Insurance Rates

Age	Amount of Coverage	Monthly Premium
Under 67	\$5,000	\$4.35
67 & Over	\$2,500	\$2.18

Actives

Active Employee Dependent Life and AD&D Insurance Premiums

Plan	Who is Covered?	Coverage Amount	Monthly Premium
Plan 1	Spouse/Each Child	\$5,000/\$2,000	\$2.15
Plan 2	Spouse/Each Child	\$10,000/\$4,000	\$4.31
Plan 3	Spouse/Each Child	\$15,000/\$7,000	\$6.46
Plan 4	Spouse/Each Child	\$20,000/\$10,000	\$8.61

Retirees

Retiree Dependent Life Insurance Premiums

Plan	Who is Covered?	Coverage Amount	Monthly Premium
Plan 1	Spouse/Each Child	\$5,000/\$2,000	\$3.52
Plan 2	Spouse/Each Child	\$10,000/\$4,000	\$7.03
Plan 3	Spouse/Each Child	\$15,000/\$7,000	\$10.56
Plan 4	Spouse/Each Child	\$20,000/\$10,000	\$14.07