

Basic Life and AD&D

Muskingum Valley Educational Service Center provides Basic Life insurance through SunLife Insurance Company for all eligible employees at no cost to the employee. All eligible employees should enroll in this life insurance.

The Basic Life insurance benefit is \$25,000. Muskingum Valley Educational Service Center also provides Accidental Death & Dismemberment (AD&D) insurance which pays in addition to the Basic benefit when loss occurs as a result of an accident.



Voluntary Supplemental Life

Muskingum Valley Educational Service Center employees may elect to purchase additional Life Insurance on a voluntary basis through SunLife Insurance Company via payroll deduction.

	Employee	Spouse	Child*
Benefit Schedule	Increments of \$10,000	Increments of \$5,000	Flat \$10,000
Maximum Benefit	\$500,000 (not to exceed 5X Annual Salary)	\$250,000 (not to exceed 50% of employee amount)	N/A
Minimum Benefit	\$20,000	\$5,000	N/A
Guarantee Issue	\$180,000 (not to exceed 5X Annual Salary)	\$50,000	\$10,000

Voluntary Term Life			
Age Band	Employee Per Pay Rate per \$1,000	Spouse Per Pay Rate per \$1,000**	Child Per Pay Rate
<20	\$0.026	\$0.130	\$0.091
20-24	\$0.047	\$0.160	
25-29	\$0.047	\$0.195	
30-34	\$0.070	\$0.260	
35-39	\$0.094	\$0.335	
40-44	\$0.144	\$0.475	
45-49	\$0.198	\$0.745	
50-54	\$0.384	\$1.355	
55-59	\$0.732	\$2.535	
60-64	\$1.067	\$3.790	
65-69	\$1.815	\$6.195	
70-74	\$3.245	\$11.505	
75+	\$11.957	\$38.49	

*Coverage terminates at the end of the month in which the dependent turns 26 or date of marriage, whichever comes first.

**Rates based on Spouse Age.