



Ministries Voluntary Life Insurance Benefit

Phoebe Ministries offers all full-time and part-time employees working a minimum of 20 hours per week the opportunity to enroll in a voluntary life insurance program. All employees have the opportunity to elect this benefit without any medical underwriting as long as the election is made when they are first eligible for the benefit. Election increases or new elections made after the initial eligibility/offer period are subject to medical underwriting and approval by the insurance carrier. Deductions will be made from your paycheck on a bi-weekly basis to pay for the coverage. Amounts will be adjusted in January of every year to coincide with the rate for your age at that time. You have 31 days from a qualifying event date to add coverage on newly acquired dependents (i.e. you get married or have a child) with no medical questions asked subject to the provisions outlined below.

EMPLOYEE VOLUNTARY LIFE

Employees who elect benefits when first eligible may purchase up to \$100,000 of coverage on a guaranteed acceptance basis if they enroll prior to the benefits effective date. The amount elected cannot exceed five times their base annual wage. The cost per pay noted below is based on the employee's as of January 1 of each year. The cost per pay may increase as of January 1st of each year based on your age at that time.

Employee Life	\$10,000	\$20,000	\$30,000	\$50,000	\$80,000	\$100,000
Up to age 29	\$0.28	\$0.55	\$0.83	\$1.38	\$2.22	\$2.77
30-34	\$0.28	\$0.55	\$0.83	\$1.38	\$2.22	\$2.77
35-39	\$0.42	\$0.83	\$1.25	\$2.08	\$3.32	\$4.15
40-44	\$0.69	\$1.38	\$2.08	\$3.46	\$5.54	\$6.92
45-49	\$1.15	\$2.31	\$3.46	\$5.77	\$9.23	\$11.54
50-54	\$1.71	\$3.42	\$5.12	\$8.54	\$13.66	\$17.08
55-59	\$2.54	\$5.08	\$7.62	\$12.69	\$20.31	\$25.38
60-64	\$4.20	\$8.40	\$12.60	\$21.00	\$33.60	\$42.00
65-69	\$7.52	\$15.05	\$22.57	\$37.62	\$60.18	\$75.23
70-74	\$10.66	\$21.32	\$31.98	\$53.31	N/A	N/A
75-99	\$23.03	\$46.06	\$69.09	\$115.15	N/A	N/A

SPOUSAL VOLUNTARY LIFE

Employees who elect voluntary life on themselves may also elect up to 50% of that amount on a spouse.* If elected when first benefits eligible for the voluntary life benefits, the spousal coverage is also available with no medical questions asked*. The amounts noted below are based on the **employee's age** as of the benefits effective date. Cost per pay may increase as of January 1st of each year, as appropriate, based on the employee's age as of that date.

Spouse Life	\$10,000	\$20,000	\$30,000
Up to age 29	\$0.28	\$0.55	\$0.83
30-34	\$0.28	\$0.55	\$0.83
35-39	\$0.42	\$0.83	\$1.25
40-44	\$0.69	\$1.38	\$2.08
45-49	\$1.15	\$2.31	\$3.46
50-54	\$1.71	\$3.42	\$5.12
55-59	\$2.54	\$5.08	\$7.62
60-64	\$4.20	\$8.40	\$12.60
65-69	\$7.52	\$15.05	\$22.57
70-74	\$10.66	\$21.32	\$31.98
75-99	\$23.03	\$46.06	\$69.09

DEPENDENT CHILD VOLUNTARY LIFE

Dependent life coverage is available with no medical questions asked if at least \$10,000 in voluntary life is elected on the employee.* This benefit provides coverage for ALL dependent children based on the following amounts:

From age 6 months to 19 years old (up to 25 years of age, if unmarried, & a full-time student)	\$10,000
Age 14 days to 6 months	\$250
From birth to age 14 days	\$0

The cost per pay noted below covers all eligible dependent children.

Child(ren) Life	\$0.92
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*Spouse and dependent children are not eligible for guarantee issue coverage if in a "period of limited activity". A "period of limited activity" is defined as confined in a health care facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age or sex.

If you have any questions or concerns regarding this benefit, please contact L.R. Webber Associates at the number located below.

L.R. Webber Associates, Inc.
Attention: Phoebe Vol. Life Coordinator
P.O. Box 593
Hollidaysburg, PA 16648
Fax: (814) 696-3244
Phone: (800) 665-7618