

CHS Term & AD&D Premium Worksheet/Enrollment Guidelines

Below is information to help you calculate your estimated bi-weekly cost. Carolinas HealthCare payroll system will calculate your actual cost. This form contains brief information regarding coverage rules that effect your election of coverage. For complete coverage information, see the certificate of insurance booklet on www.aiavb.com. Please read it carefully.

Optional Term Life Insurance - Employee

You have the opportunity to enroll in Carolinas HealthCare System's Optional Term Life Insurance plan if you are regularly scheduled to work a minimum of 16 hours per week. You may elect an amount equal to 1, 2, 3, 4 or 5 times your earnings, rounded to the next higher \$1,000 if not an even multiple thereof, subject to a maximum of \$1,000,000.

If you elect an amount that exceeds the guaranteed issue amount of \$400,000, you will need to provide evidence of good health that is satisfactory to UNUM Life before the excess can become effective.

The following table should help you estimate your cost per pay check. Premiums are based on employee age and apply to BOTH employee and spouse coverage.

Employee Age	Age Rate Per \$1,000
Under 25	\$0.028
25-29	\$0.028
30-34	\$0.037
35-39	\$0.042
40-44	\$0.049
45-49	\$0.086
50-54	\$0.140
55-59	\$0.216
60-64	\$0.340
65-69 *	\$0.630
70-74 *	\$0.956
75+ *	\$0.956

Use the rate chart and calculation lines below to determine your estimated bi-weekly cost for this coverage.

* Note: Benefit reductions begin at employee age 65 for employee and spouse term life. If you are age 65 or over, your and your spouse premiums are calculated based on the reduced benefit amount.

Base annual earnings (do not include bonus or overtime wage)	Times (X) your election (1, 2, 3, 4, or 5)	=	\$	Benefit amount (round up to the next highest \$1,000, then enter on the next line to compute your biweekly premium)
\$	divided by	=	\$	Your biweekly premium
Benefit Amount (rounded up)	\$1,000	x	"Age rate" from above	Your biweekly premium

Optional Term Life Insurance - Spouse

If you elected the Optional Term Life plan for yourself, you may elect Optional Term Life coverage for your Spouse. Your spouse election may be made in increments of \$10,000 to a maximum of \$100,000 but may not exceed 100% of your approved election. If you elect an amount that exceeds the guaranteed issue amount of \$50,000, you will need to provide evidence of good health that is satisfactory to UNUM Life before the excess can become effective.

If you do not elect the Optional Term Life plan for yourself, you may elect \$10,000 or \$20,000 Optional Term Life coverage for your Spouse.

Benefit Election	divide \$1,000 =	\$	X	=	\$	Your biweekly premium
						'Age rate' from above (EE age used for calculation)

Optional Term Life Insurance - Child(ren)

If you elect the Optional Term Life plan for yourself, you may elect Term Life coverage for your Dependent Child(ren) between the ages of 6 months and 19 years (25 years if a full-time student).

Your election may be made in increments of \$2,000 to a maximum of \$10,000. Biweekly premiums for this coverage are shown below.

If you do not elect the Optional Tem Life plan for yourself, you may elect \$2,000 or \$4,000 Optional Term Life coverage for your Dependent Child(ren) between the ages of 6 months and 19 years (25years if a full-time student).

Note: Children between the ages of 14 days and 6 months are limited to coverage in the amount of \$1,000.00.

Child Life Amount:	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
Bi-Weekly Premium:	\$0.14	\$0.28	\$0.42	\$0.56	\$0.70

(Your child term life election includes all eligible children)

Accidental Death & Dismemberment Insurance

You have the opportunity to enroll in Carolinas HealthCare System's Optional AD&D Insurance if you are regularly scheduled to work a minimum of 16 hours per week. You may elect an amount equal to 1, 2, 3, 4, or 5 times your earnings rounded to the next higher \$1,000 if not an even multiple thereof, subject to a maximum of \$575,000.00.

To purchase Spouse AD&D you are required to purchase coverage on yourself. Your spouse election may be made in increments of \$10,000 up to the maximum of \$100,000.

To purchase Child(ren) AD&D you are required to purchase coverage on yourself, your election may be made in increments of \$2,000 up to the maximum of \$10,000.

The rate per \$1,000 of coverage is \$0.0138. Use the calculation lines below to estimate your biweekly premium.

Employee:

Base annual earnings (do not include bonus or overtime wage)	Times (X) your election (1, 2, 3, 4, or 5)	=	\$ _____	divided by	=	_____	x	=	\$ _____
			Benefit amount (round up to the next highest \$1,000, then enter on the next line to compute your biweekly premium)	\$1,000			\$0.0138	Your biweekly premium	
.....									

Spouse:

Your elected amount for Spouse	divide by \$1,000 =	_____	X	\$.0138 (per \$1,000) =	_____	Spouse biweekly Premium
.....						

Child(ren):

Your elected amount for Child(ren)	divide by \$1,000 =	_____	X	\$.0138 (per \$1,000) =	_____	Child(ren) biweekly Premium
------------------------------------	---------------------	-------	---	-------------------------	-------	-----------------------------

More detailed information regarding the plan options, guidelines, limitations, and exclusions are provided in the Coverage Highlights document and the Group Plan Certificate available at www.aiavb.com . If you have questions or need assistance completing your enrollment, please call Americas Insurance Advisors (AIA) toll free at 1-888-859-7555.