

SOUTHERN METHODIST UNIVERSITY

Life and AD&D

SMU Basic Life, Supplemental (Additional) Life, and Accidental Death & Dismemberment (AD&D) Plans provide your beneficiary with a death benefit in the event of your death. While the Basic Life is provided to you by SMU, the Supplemental (Additional) Life and AD&D offers employee options; these options are described in your SMU Benefits Booklet. Although Supplemental (Additional) and Dependent Life and AD&D are at your cost, the coverage is made available to you at group rates.

Basic Life Insurance

			\$750,000	Yes	Full
	Option 2	1.5X Salary	\$50,000	Yes	Full

Supplemental (Additional) Life Insurance (voluntary)
Benefit Choice

*Details of the Additional Life plan will be included in your SMU Benefits Booklet.
For more detailed information on plan features and limitations please see the SMU Benefits Booklet or certificate.*

Rates

If you elect Supplemental (Additional) Life or AD&D Insurance, your monthly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

\$0.06

Supplemental (Additional) Life Rates	
or Spo (as of January 1st)	Monthly Rate (Per \$1,000 of Total Coverage)
24 or under	\$0.06
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.11
45-49	\$0.13
50-54	\$0.15
55-59	\$0.17
60-64	\$0.19
65-69	\$0.21
70-74	\$0.23
75-79	\$0.25
80-84	\$0.27
85-89	\$0.29
90-94	\$0.31
95 or over	\$0.33

To calculate your premium: