



**JEWISH THEOLOGICAL SEMINARY**  
**Voluntary Employee Life Program**  
**Effective January 1, 2017**

<b>Benefit</b>		<b>UNUM</b>
Eligibility		All Full-Time employees
Employer Contribution		Employee Paid
Schedule		Increments of \$10,000
Maximum Benefit		\$500,000
Guaranteed Issue Amount		\$130,000
Accelerated Death Benefit		50% of Life Amount
Waiver of Premium		Included
Portability		Included
<b>Rates</b>		
<b>Employee ADD (Rate per \$1,000)</b>		<b>\$0.0304</b>
<u>Age</u>		<u>Monthly Rate per \$1,000</u>
15-24		\$0.054
25-29		\$0.062
30-34		\$0.076
35-39		\$0.108
40-44		\$0.155
45-49		\$0.247
50-54		\$0.392
55-59		\$0.603
60-64		\$0.942
65-69		\$1.634
70-74		\$2.916
75 +		\$5.715