

# Oldcastle Materials Optional Life Plan

The Oldcastle Materials Optional Life Plan offers additional coverage to the Employee, Spouse and Dependents. Participation in this insurance program is voluntary and monthly premiums are deducted from your paycheck.

## RATES

Monthly Rates per \$1,000 of Coverage		
Attained Age	Non-Tobacco Use	Tobacco Use
Under Age 30	\$.05	\$.09
30 to 34	\$.05	\$.11
35 to 39	\$.06	\$.15
40 to 44	\$.10	\$.24
45 to 49	\$.17	\$.38
50 to 54	\$.26	\$.57
55 to 59	\$.37	\$.77
60 to 64	\$.63	\$1.22
65 to 69	\$1.26	\$2.24
70 to 74	\$2.64	\$4.00
75 to 79	\$4.83	\$6.77

### FORMS TO COMPLETE

1. Enrollment Form
2. Beneficiary Form
3. Evidence of Insurability

**NOTE:** Coverage is not effective until you have been approved.

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<sup>1</sup>This is a summary of your benefits and does not include all plan provisions, limitations and exclusions. The Booklet-Certificate, which is made part of the Group Contract, provides all plan details including any restrictions, limitation and exclusions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract, the terms of the Group Contract will govern.