

2025 Employee Benefit Summary: Dara's

Your open enrollment for 2025 employee benefits opens Tuesday April 21st.

Assurity Supplemental Coverage

Disability Protection Plan

Protect your paycheck for in the event you cannot come to work. Disability insurance will cover up to 60% of your earnings and will be paid out weekly until you return to work up to 13 weeks of unemployment.

Rates provided individually

Injury Protection Plan

24 hour protection for any injury related services. Excellent coverage for those every day "oops" that happen; pays for initial exam at doctor's office, hospital, or chiropractor, re-checks benefit and hospitalization. Additional benefits for fractures, dislocations, stitches, torn ligaments, physical therapy, MRI/Cat Scan, etc. **Wellness benefit pays \$50 twice per year**

	<u>Employee</u>	<u>EE/Spouse</u>	<u>EE/Children</u>	<u>Family</u>
Level 1:	\$6.95	\$12.07	\$14.09	\$20.92
Level 2:	\$9.75	\$16.89	\$18.99	\$28.36

Critical Illness

Policy pays a lump sum upon the diagnosis of Cancer, Heart Attack, Stroke, Organ Transplant, and/or Renal Failure. 25% pay out for Bypass surgery or Carcinoma in Situ. Additional occurrence and re-occurrence benefits included. \$50 Health Screening benefit per year. Coverage can be purchased for \$10,000, \$20,000, or \$30,000. Spouse covered at 50% and children have 25% coverage for FREE!

\$10,000 Employee/\$5,000 spouse

<u>Non-Tobacco</u>	<u>Employee</u>	<u>EE/ Spouse</u>
18-24	\$2.69	\$4.18
25-29	\$3.39	\$5.20
30-34	\$4.17	\$6.43
35-39	\$5.61	\$8.74
40-44	\$7.31	\$11.45
45-49	\$9.65	\$15.11
50-54	\$13.31	\$20.76
55-59	\$18.02	\$27.93
60-64	\$23.11	\$35.55

<u>Tobacco</u>	<u>Employee</u>	<u>EE/ Spouse</u>
18-24	\$3.43	\$5.29
25-29	\$4.51	\$6.89
30-34	\$5.84	\$8.95
35-39	\$8.20	\$12.65
40-44	\$11.00	\$17.00
45-49	\$15.09	\$23.29
50-54	\$21.43	\$32.98
55-59	\$29.73	\$45.56
60-64	\$38.84	\$59.22

Vision Coverage

Exam every 12 months	\$10 Exam Copay
Lenses every 12 months	\$25 Frame/Lens Copay
Frame every 12 months	\$180 Frame Allowance
Contact Lenses every 12 months	\$130 Contact Lens Allowance (Instead of lenses and frame)

Employee Only	\$4.99
Employee + One	\$7.98
Employee + Children	\$8.14
Employee + Family	\$13.13

Mass Mutual Whole Life Coverage

Protect your family and your assets. Coverage is rate locked for life. Completely portable after employment changes and build cash value and dividends. Great investment to build your death benefit each year.

\$25,000 Spouse and Children Rider coverage available

Employee Coverage

Issue Age ¹	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$75,000 Death Benefit Non-Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$4.91	\$4,240	\$8,555	\$9.26	\$10,600	\$21,388	\$16.51	\$21,200	\$42,776	\$23.76	\$31,800	\$64,164
19	\$4.96	\$4,216	\$8,507	\$9.38	\$10,540	\$21,268	\$16.76	\$21,080	\$42,536	\$24.13	\$31,621	\$63,804
20	\$5.01	\$4,191	\$8,457	\$9.51	\$10,478	\$21,142	\$17.01	\$20,956	\$42,285	\$24.51	\$31,435	\$63,428
21	\$5.06	\$4,165	\$8,404	\$9.63	\$10,413	\$21,011	\$17.26	\$20,827	\$42,023	\$24.88	\$31,240	\$63,035
22	\$5.11	\$4,138	\$8,349	\$9.76	\$10,345	\$20,874	\$17.51	\$20,691	\$41,749	\$25.26	\$31,036	\$62,624
23	\$5.16	\$4,109	\$8,292	\$9.88	\$10,274	\$20,731	\$17.76	\$20,548	\$41,462	\$25.63	\$30,822	\$62,193
24	\$5.21	\$4,079	\$8,231	\$10.01	\$10,199	\$20,579	\$18.01	\$20,398	\$41,159	\$26.01	\$30,598	\$61,739
25	\$5.26	\$4,048	\$8,168	\$10.13	\$10,120	\$20,421	\$18.26	\$20,241	\$40,842	\$26.38	\$30,362	\$61,263
26	\$5.36	\$4,015	\$8,101	\$10.38	\$10,037	\$20,254	\$18.76	\$20,075	\$40,508	\$27.13	\$30,113	\$60,762
27	\$5.56	\$3,979	\$8,030	\$10.88	\$9,949	\$20,075	\$19.76	\$19,899	\$40,151	\$28.63	\$29,848	\$60,226
28	\$5.71	\$3,942	\$7,954	\$11.26	\$9,855	\$19,886	\$20.51	\$19,711	\$39,773	\$29.76	\$29,567	\$59,659
29	\$5.86	\$3,902	\$7,875	\$11.63	\$9,757	\$19,687	\$21.26	\$19,514	\$39,375	\$30.88	\$29,271	\$59,062
30	\$6.06	\$3,861	\$7,791	\$12.13	\$9,653	\$19,477	\$22.26	\$19,306	\$38,955	\$32.38	\$28,959	\$58,433
31	\$6.26	\$3,817	\$7,702	\$12.63	\$9,543	\$19,256	\$23.26	\$19,086	\$38,512	\$33.88	\$28,630	\$57,768
32	\$6.46	\$3,771	\$7,609	\$13.13	\$9,428	\$19,024	\$24.26	\$18,856	\$38,048	\$35.38	\$28,285	\$57,072
33	\$6.71	\$3,723	\$7,512	\$13.76	\$9,307	\$18,781	\$25.51	\$18,615	\$37,562	\$37.26	\$27,923	\$56,343
34	\$6.86	\$3,672	\$7,410	\$14.13	\$9,182	\$18,527	\$26.26	\$18,364	\$37,054	\$38.38	\$27,546	\$55,581
35	\$6.91	\$3,620	\$7,305	\$14.26	\$9,051	\$18,263	\$26.51	\$18,102	\$36,526	\$38.76	\$27,153	\$54,789
36	\$7.21	\$3,565	\$7,195	\$15.01	\$8,914	\$17,988	\$28.01	\$17,829	\$35,976	\$41.01	\$26,744	\$53,964
37	\$7.61	\$3,509	\$7,081	\$16.01	\$8,773	\$17,702	\$30.01	\$17,547	\$35,405	\$44.01	\$26,320	\$53,108
38	\$7.96	\$3,450	\$6,962	\$16.88	\$8,626	\$17,405	\$31.76	\$17,252	\$34,811	\$46.63	\$25,878	\$52,216
39	\$8.31	\$3,388	\$6,838	\$17.76	\$8,472	\$17,095	\$33.51	\$16,944	\$34,190	\$49.26	\$25,417	\$51,285
40	\$8.71	\$3,324	\$6,707	\$18.76	\$8,310	\$16,769	\$35.51	\$16,621	\$33,538	\$52.26	\$24,932	\$50,307
41	\$9.06	\$3,256	\$6,570	\$19.63	\$8,140	\$16,425	\$37.26	\$16,280	\$32,850	\$54.88	\$24,421	\$49,275
42	\$9.41	\$3,184	\$6,425	\$20.51	\$7,961	\$16,063	\$39.01	\$15,922	\$32,127	\$57.51	\$23,883	\$48,191
43	\$9.81	\$3,109	\$6,273	\$21.51	\$7,772	\$15,683	\$41.01	\$15,545	\$31,366	\$60.51	\$23,318	\$47,049
44	\$10.16	\$3,029	\$6,112	\$22.38	\$7,573	\$15,282	\$42.76	\$15,147	\$30,564	\$63.13	\$22,721	\$45,846
45	\$10.21	\$2,945	\$5,942	\$22.51	\$7,363	\$14,857	\$43.01	\$14,726	\$29,714	\$63.51	\$22,089	\$44,571
46	\$10.86	\$2,856	\$5,762	\$24.13	\$7,140	\$14,406	\$46.26	\$14,280	\$28,813	\$68.38	\$21,420	\$43,220
47	\$11.51	\$2,761	\$5,571	\$25.76	\$6,903	\$13,929	\$49.51	\$13,806	\$27,858	\$73.26	\$20,709	\$41,787
48	\$12.21	\$2,660	\$5,368	\$27.51	\$6,651	\$13,422	\$53.01	\$13,303	\$26,844	\$78.51	\$19,955	\$40,266
49	\$12.91	\$2,554	\$5,153	\$29.26	\$6,385	\$12,883	\$56.51	\$12,770	\$25,767	\$83.76	\$19,155	\$38,651
50	\$13.56	\$2,440	\$4,924	\$30.88	\$6,101	\$12,311	\$59.76	\$12,203	\$24,623	\$88.63	\$18,305	\$36,935
51	\$14.26	\$2,320	\$4,681	\$32.63	\$5,800	\$11,703	\$63.26	\$11,600	\$23,407	\$93.88	\$17,401	\$35,111
52	\$14.96	\$2,192	\$4,423	\$34.38	\$5,481	\$11,059	\$66.76	\$10,962	\$22,118	\$99.13	\$16,443	\$33,177
53	\$15.61	\$2,056	\$4,150	\$36.01	\$5,142	\$10,376	\$70.01	\$10,284	\$20,752	\$104.01	\$15,426	\$31,128
54	\$16.31	\$1,913	\$3,860	\$37.76	\$4,782	\$9,651	\$73.51	\$9,565	\$19,302	\$109.26	\$14,348	\$28,953

Employee Coverage

Issue Age ¹	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$75,000 Death Benefit Non-Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$16.36	\$1,760	\$3,552	\$37.88	\$4,400	\$8,880	\$73.76	\$8,801	\$17,760	\$109.63	\$13,202	\$26,640
56	\$17.46	\$1,838	\$3,604	\$40.63	\$4,597	\$9,010	\$79.26	\$9,194	\$18,021	\$117.88	\$13,791	\$27,032
57	\$18.61	\$1,920	\$3,657	\$43.51	\$4,800	\$9,144	\$85.01	\$9,601	\$18,288	\$126.51	\$14,402	\$27,432
58	\$19.76	\$2,004	\$3,712	\$46.38	\$5,012	\$9,280	\$90.76	\$10,024	\$18,560	\$135.13	\$15,037	\$27,840
59	\$20.91	\$2,092	\$3,767	\$49.26	\$5,232	\$9,419	\$96.51	\$10,464	\$18,838	\$143.76	\$15,696	\$28,257
60	\$22.06	\$2,184	\$3,824	\$52.13	\$5,460	\$9,562	\$102.26	\$10,920	\$19,124	\$152.38	\$16,380	\$28,686
61*	\$22.86	\$2,278	\$3,883	\$54.13	\$5,696	\$9,708	\$106.26	\$11,393	\$19,416	\$158.38	\$17,090	\$29,124
62*	\$24.06	\$2,376	\$3,943	\$57.13	\$5,941	\$9,858	\$112.26	\$11,882	\$19,716	\$167.38	\$17,824	\$29,574
63*	\$25.21	\$2,477	\$4,004	\$60.01	\$6,193	\$10,011	\$118.01	\$12,387	\$20,022	\$176.01	\$18,580	\$30,033
64*	\$26.36	\$2,581	\$4,066	\$62.88	\$6,452	\$10,167	\$123.76	\$12,905	\$20,334	\$184.63	\$19,357	\$30,501
65*	\$26.41	\$2,687	\$4,130	\$63.01	\$6,717	\$10,325	\$124.01	\$13,435	\$20,650	\$185.01	\$20,152	\$30,975

Employee Coverage

Issue Age ¹	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$75,000 Death Benefit Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$5.96	\$5,064	\$8,679	\$11.88	\$12,660	\$21,699	\$21.76	\$25,321	\$43,398	\$31.63	\$37,982	\$65,097
19	\$6.01	\$5,036	\$8,631	\$12.01	\$12,590	\$21,578	\$22.01	\$25,180	\$43,156	\$32.01	\$37,771	\$64,734
20	\$6.06	\$5,006	\$8,580	\$12.13	\$12,516	\$21,452	\$22.26	\$25,033	\$42,904	\$32.38	\$37,550	\$64,356
21	\$6.41	\$4,975	\$8,528	\$13.01	\$12,439	\$21,320	\$24.01	\$24,879	\$42,640	\$35.01	\$37,319	\$63,960
22	\$6.56	\$4,943	\$8,472	\$13.38	\$12,359	\$21,181	\$24.76	\$24,718	\$42,363	\$36.13	\$37,077	\$63,545
23	\$6.61	\$4,909	\$8,414	\$13.51	\$12,274	\$21,037	\$25.01	\$24,549	\$42,074	\$36.51	\$36,823	\$63,111
24	\$6.76	\$4,874	\$8,354	\$13.88	\$12,186	\$20,885	\$25.76	\$24,372	\$41,771	\$37.63	\$36,558	\$62,656
25	\$6.91	\$4,837	\$8,290	\$14.26	\$12,093	\$20,726	\$26.51	\$24,187	\$41,453	\$38.76	\$36,280	\$62,180
26	\$7.11	\$4,798	\$8,224	\$14.76	\$11,996	\$20,560	\$27.51	\$23,992	\$41,120	\$40.26	\$35,988	\$61,680
27	\$7.36	\$4,757	\$8,153	\$15.38	\$11,893	\$20,384	\$28.76	\$23,787	\$40,768	\$42.13	\$35,681	\$61,152
28	\$7.51	\$4,714	\$8,079	\$15.76	\$11,785	\$20,198	\$29.51	\$23,570	\$40,397	\$43.26	\$35,356	\$60,595
29	\$7.71	\$4,668	\$8,000	\$16.26	\$11,670	\$20,002	\$30.51	\$23,341	\$40,004	\$44.76	\$35,012	\$60,006
30	\$7.91	\$4,620	\$7,918	\$16.76	\$11,550	\$19,795	\$31.51	\$23,100	\$39,590	\$46.26	\$34,650	\$59,385
31	\$7.91	\$4,569	\$7,830	\$16.76	\$11,422	\$19,576	\$31.51	\$22,845	\$39,153	\$46.26	\$34,267	\$58,730
32	\$8.26	\$4,515	\$7,738	\$17.63	\$11,288	\$19,347	\$33.26	\$22,577	\$38,694	\$48.88	\$33,865	\$58,041
33	\$8.56	\$4,459	\$7,642	\$18.38	\$11,147	\$19,105	\$34.76	\$22,295	\$38,211	\$51.13	\$33,443	\$57,316
34	\$8.86	\$4,399	\$7,540	\$19.13	\$10,999	\$18,851	\$36.26	\$21,999	\$37,703	\$53.38	\$32,998	\$56,555
35	\$9.16	\$4,337	\$7,434	\$19.88	\$10,843	\$18,585	\$37.76	\$21,687	\$37,170	\$55.63	\$32,531	\$55,755
36	\$9.51	\$4,272	\$7,322	\$20.76	\$10,680	\$18,305	\$39.51	\$21,361	\$36,610	\$58.26	\$32,041	\$54,915
37	\$9.91	\$4,203	\$7,204	\$21.76	\$10,509	\$18,011	\$41.51	\$21,018	\$36,023	\$61.26	\$31,527	\$54,034
38	\$10.36	\$4,131	\$7,081	\$22.88	\$10,329	\$17,703	\$43.76	\$20,658	\$35,406	\$64.63	\$30,987	\$53,109
39	\$10.66	\$4,056	\$6,951	\$23.63	\$10,140	\$17,379	\$45.26	\$20,281	\$34,759	\$66.88	\$30,421	\$52,139
40	\$11.16	\$3,977	\$6,816	\$24.88	\$9,943	\$17,041	\$47.76	\$19,886	\$34,082	\$70.63	\$29,829	\$51,123
41	\$11.46	\$3,894	\$6,674	\$25.63	\$9,736	\$16,686	\$49.26	\$19,472	\$33,373	\$72.88	\$29,208	\$50,060
42	\$11.91	\$3,807	\$6,525	\$26.76	\$9,519	\$16,314	\$51.51	\$19,038	\$32,629	\$76.26	\$28,557	\$48,943
43	\$12.31	\$3,716	\$6,369	\$27.76	\$9,290	\$15,923	\$53.51	\$18,581	\$31,846	\$79.26	\$27,872	\$47,769
44	\$12.71	\$3,619	\$6,203	\$28.76	\$9,049	\$15,509	\$55.51	\$18,098	\$31,019	\$82.26	\$27,148	\$46,528
45	\$13.26	\$3,517	\$6,028	\$30.13	\$8,793	\$15,070	\$58.26	\$17,586	\$30,141	\$86.38	\$26,379	\$45,211
46	\$13.81	\$3,408	\$5,841	\$31.51	\$8,521	\$14,604	\$61.01	\$17,042	\$29,208	\$90.51	\$25,563	\$43,812
47	\$14.46	\$3,293	\$5,643	\$33.13	\$8,232	\$14,109	\$64.26	\$16,465	\$28,219	\$95.38	\$24,697	\$42,328
48	\$15.06	\$3,170	\$5,433	\$34.63	\$7,925	\$13,584	\$67.26	\$15,851	\$27,168	\$99.88	\$23,777	\$40,752
49	\$15.56	\$3,039	\$5,210	\$35.88	\$7,599	\$13,025	\$69.76	\$15,199	\$26,050	\$103.63	\$22,799	\$39,075
50	\$16.36	\$2,901	\$4,972	\$37.88	\$7,253	\$12,430	\$73.76	\$14,506	\$24,861	\$109.63	\$21,759	\$37,292
51	\$16.86	\$2,753	\$4,719	\$39.13	\$6,883	\$11,798	\$76.26	\$13,767	\$23,596	\$113.38	\$20,651	\$35,394
52	\$17.51	\$2,596	\$4,449	\$40.76	\$6,490	\$11,124	\$79.51	\$12,981	\$22,249	\$118.26	\$19,472	\$33,374
53	\$18.26	\$2,428	\$4,162	\$42.63	\$6,072	\$10,407	\$83.26	\$12,144	\$20,814	\$123.88	\$18,216	\$31,221
54	\$19.06	\$2,250	\$3,856	\$44.63	\$5,625	\$9,641	\$87.26	\$11,251	\$19,283	\$129.88	\$16,877	\$28,925

Employee Coverage

Issue Age ¹	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$75,000 Death Benefit Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$19.91	\$2,059	\$3,530	\$46.76	\$5,149	\$8,825	\$91.51	\$10,298	\$17,650	\$136.26	\$15,447	\$26,475
56	\$20.81	\$2,115	\$3,543	\$49.01	\$5,288	\$8,859	\$96.01	\$10,577	\$17,719	\$143.01	\$15,865	\$26,578
57	\$21.61	\$2,169	\$3,555	\$51.01	\$5,424	\$8,887	\$100.01	\$10,848	\$17,775	\$149.01	\$16,272	\$26,662
58	\$23.01	\$2,222	\$3,564	\$54.51	\$5,557	\$8,910	\$107.01	\$11,114	\$17,821	\$159.51	\$16,671	\$26,732
59	\$24.06	\$2,275	\$3,572	\$57.13	\$5,688	\$8,931	\$112.26	\$11,376	\$17,862	\$167.38	\$17,064	\$26,793
60	\$25.31	\$2,327	\$3,579	\$60.26	\$5,817	\$8,949	\$118.51	\$11,635	\$17,899	\$176.76	\$17,452	\$26,849
61*	\$26.51	\$2,377	\$3,586	\$63.26	\$5,944	\$8,965	\$124.51	\$11,888	\$17,930	\$185.76	\$17,832	\$26,895
62*	\$27.91	\$2,438	\$3,608	\$66.76	\$6,096	\$9,020	\$131.51	\$12,192	\$18,041	\$196.26	\$18,288	\$27,061
63*	\$29.56	\$2,505	\$3,639	\$70.88	\$6,263	\$9,099	\$139.76	\$12,527	\$18,199	\$208.63	\$18,791	\$27,299
64*	\$31.71	\$2,571	\$3,669	\$76.26	\$6,428	\$9,174	\$150.51	\$12,866	\$18,349	\$224.76	\$19,284	\$27,524
65*	\$33.16	\$2,636	\$3,699	\$79.88	\$6,591	\$9,249	\$157.76	\$13,183	\$18,498	\$235.63	\$19,774	\$27,747