

Oldcastle Life & Disability

Oldcastle pays for coverage up to \$50,000 on each employee. Spouses and Dependents have \$2,000 coverage paid for by Oldcastle.

*If you have an Accidental Death (AD):
Benefit Doubles - (on employee only)
Accidental death while wearing a seatbelt-
Benefit Triples - (on employee only)
Spouse and Dependents are not covered by AD.*

Oldcastle Materials Supplemental Life Plan

The Oldcastle Materials Supplemental 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 each pay period. Eligible full time employees must fill out a supplemental life application. To obtain the application please contact the HR Department.

Employee Insurance Coverage

Employees may apply for coverage in increments of \$10,000. The minimum face amount is \$20,000 and the maximum is \$750,000.

Spouse Insurance Coverage

Your spouse may apply for up to 100% of your coverage amount in increments of \$5,000. The spouse minimum is \$10,000 and the maximum is \$250,000. Spousal coverage is only available with employee coverage.

Children's Insurance Coverage

If you desire coverage on your dependent children you may apply for 1 or 2 units of children insurance with your coverage. Child coverage is only available with Employee Coverage.

Age	1 Unit	2 Units
Live birth thru 25 years	\$5,000	\$10,000

Children's Insurance Monthly Cost

- 1 Unit = \$.60 per month
- 2 Unit = \$1.20 per month

Monthly Rates per \$1,000 of Coverage

Attained Age	Non-Tobacco Use	Tobacco Use
Under Age 30	\$0.05	\$0.09
30 to 34	\$0.05	\$0.11
35 to 39	\$0.06	\$0.15
40 to 44	\$0.10	\$0.24
45 to 49	\$0.17	\$0.38
50 to 54	\$0.26	\$0.57
55 to 59	\$0.37	\$0.77
60 to 64	\$0.63	\$1.22
65 to 69	\$1.26	\$2.24
70 to 74	\$2.64	\$4.00
75 to 79	\$4.83	\$6.77