



Summary of Benefits & Rates

LifeEvents (Universal Life Insurance / Long Term Care)

To Enroll Call 224-770-5322
www.uniondisability.com

BLET - Active Member

Benefits are made available to actively working members & officers

Universal Life Insurance

Universal Life Coverage

- Modified Guaranteed Issue up to \$100,000
- Spousal Modified Guaranteed Issue up to \$25,000
- Accrues cash value

With LifeEvents, your benefits can be paid as a Death Benefit, as Living Benefits for long-term care, or as a combination of both.

Lifelong protection — Provides coverage that will last your lifetime.

Guaranteed renewable — Guaranteed coverage, as long as your premiums are paid.

Family coverage — Apply for your spouse even if you choose not to participate. Dependent children and grandchildren can be covered under a Universal Life policy.

Long Term Care

(included at no additional cost)

How it works?

- Pays 4% of elected life amount per month (Example: \$100,000 policy pays up to \$4,000 per month)
- Pays for up to 50 months
- Covers assisted living, home healthcare, adult day care or skilled nursing home care
- Long Term Care payments do not decrease life insurance benefit

Living Benefits

Long-term care can be expensive, but living benefits help pay for home healthcare, assisted living, and adult day care or nursing home services, should you or your covered spouse ever need them.

IMPORTANT:

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions. Once your coverage is issued, you may keep it regardless of employment or union status.

The BLET does not make any endorsement or recommendations regarding these benefits. It is solely the member's decision to enroll. This program is completely voluntary and benefits can be elected on an a la carte basis.

Coverage provided by **Trustmark**



Trustmark Insurance Company

Universal LifeEvents - Monthly Premiums

Enroll or questions? Call us at 224-770-5322

Non-Smoker Rates

Life Benefit	\$25,000	\$50,000	\$75,000	\$100,000
LTC Benefit	\$1,000	\$2,000	\$3,000	\$4,000
Age	Premium	Premium	Premium	Premium
18	\$16.63	\$29.59	\$42.55	\$55.51
19	\$16.78	\$29.98	\$43.01	\$56.12
20	\$17.00	\$30.33	\$43.66	\$56.99
21	\$17.28	\$30.90	\$44.51	\$58.13
22	\$17.54	\$31.42	\$45.30	\$59.18
23	\$17.78	\$31.90	\$46.02	\$60.14
24	\$17.94	\$32.21	\$46.48	\$60.75
25	\$18.18	\$32.69	\$47.20	\$61.71
26	\$18.44	\$33.21	\$47.99	\$62.76
27	\$18.85	\$34.04	\$49.23	\$64.42
28	\$19.16	\$34.66	\$50.15	\$65.65
29	\$19.49	\$35.31	\$51.14	\$66.96
30	\$20.30	\$36.93	\$53.56	\$70.19
31	\$20.91	\$38.15	\$55.40	\$72.64
32	\$21.41	\$39.16	\$56.91	\$74.65
33	\$22.07	\$40.47	\$58.87	\$77.28
34	\$22.61	\$41.56	\$60.51	\$79.46
35	\$23.59	\$43.51	\$63.42	\$83.33
36	\$24.50	\$45.31	\$66.12	\$86.93
37	\$25.31	\$46.93	\$68.56	\$90.18
38	\$26.47	\$49.26	\$72.05	\$94.84
39	\$27.53	\$51.37	\$75.22	\$99.06
40	\$29.63	\$55.43	\$81.23	\$107.02

Life Benefit	\$25,000	\$50,000	\$75,000	\$100,000
LTC Benefit	\$1,000	\$2,000	\$3,000	\$4,000
Age	Premium	Premium	Premium	Premium
41	\$30.91	\$57.99	\$85.07	\$117.99
42	\$32.37	\$60.91	\$89.45	\$125.10
43	\$34.18	\$64.48	\$94.79	\$125.10
44	\$35.61	\$67.34	\$99.08	\$130.82
45	\$37.37	\$70.87	\$104.37	\$137.87
46	\$39.25	\$74.61	\$109.97	\$145.33
47	\$40.85	\$77.80	\$114.76	\$151.72
48	\$42.63	\$81.36	\$120.09	\$158.82
49	\$44.56	\$85.22	\$125.89	\$166.55
50	\$47.91	\$91.85	\$135.79	\$179.74
51	\$50.47	\$96.97	\$143.48	\$189.98
52	\$53.28	\$102.59	\$151.91	\$201.23
53	\$57.66	\$111.25	\$164.84	\$218.43
54	\$61.12	\$118.16	\$175.21	\$232.25
55	\$64.81	\$125.55	\$186.28	\$247.02
56	\$68.85	\$133.64	\$198.42	\$263.20
57	\$73.06	\$142.05	\$211.04	\$280.03
58	\$76.83	\$149.58	\$222.33	\$295.08
59	\$81.25	\$158.42	\$235.59	\$312.76
60	\$86.07	\$168.06	\$250.05	\$332.05
61	\$91.31	\$178.55	\$265.78	\$353.02
62	\$97.28	\$190.49	\$283.70	\$376.91
63	\$103.51	\$202.95	\$302.40	\$401.84
64	\$110.59	\$217.11	\$323.63	\$430.15

* For members 65 and older please call 224-770-5322

IMPORTANT:

All death benefits and target premiums are for quoting purposes only.

* Smoking status is determined by cigarette smoking within the prior 12 months.

(SMOKER RATES ON THE BACK)



Trustmark Insurance Company

Universal LifeEvents - Monthly Premiums

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Smoker Rates

Life Benefit	\$25,000	\$50,000	\$75,000	\$100,000
LTC Benefit	\$1,000	\$2,000	\$3,000	\$4,000
Age	Premium	Premium	Premium	Premium
18	\$21.61	\$39.55	\$57.50	\$75.44
19	\$21.78	\$39.90	\$58.02	\$76.14
20	\$22.07	\$40.47	\$58.87	\$77.25
21	\$22.31	\$40.95	\$59.59	\$78.24
22	\$22.64	\$41.61	\$60.58	\$79.55
23	\$22.96	\$42.26	\$61.56	\$80.86
24	\$23.09	\$42.52	\$61.95	\$81.36
25	\$23.40	\$43.14	\$62.87	\$82.61
26	\$24.03	\$44.40	\$64.77	\$85.14
27	\$24.67	\$45.67	\$66.68	\$87.68
28	\$25.06	\$46.46	\$68.86	\$89.25
29	\$25.74	\$47.81	\$69.89	\$91.96
30	\$26.77	\$49.87	\$72.97	\$96.07
31	\$27.73	\$51.79	\$75.86	\$99.92
32	\$28.51	\$53.37	\$78.22	\$103.07
33	\$29.39	\$55.11	\$80.84	\$106.56
34	\$30.37	\$57.08	\$83.79	\$110.50
35	\$31.59	\$59.50	\$87.41	\$115.32
36	\$33.18	\$62.67	\$92.16	\$121.65
37	\$34.82	\$65.96	\$97.10	\$128.24
38	\$36.60	\$69.52	\$102.45	\$135.37
39	\$38.06	\$72.43	\$106.80	\$141.17
40	\$41.48	\$79.13	\$116.77	\$154.42

Life Benefit	\$25,000	\$50,000	\$75,000	\$100,000
LTC Benefit	\$1,000	\$2,000	\$3,000	\$4,000
Age	Premium	Premium	Premium	Premium
41	\$43.82	\$83.81	\$123.80	\$163.79
42	\$46.43	\$89.03	\$131.63	\$174.23
43	\$49.48	\$95.08	\$140.69	\$186.30
44	\$52.07	\$100.26	\$148.46	\$196.66
45	\$55.10	\$106.34	\$157.57	\$208.81
46	\$58.38	\$112.87	\$167.36	\$221.85
47	\$61.55	\$119.21	\$176.87	\$234.53
48	\$65.49	\$127.08	\$188.67	\$250.26
49	\$69.96	\$136.02	\$202.09	\$268.16
50	\$76.48	\$149.01	\$221.53	\$294.05
51	\$82.73	\$161.49	\$240.26	\$319.02
52	\$88.79	\$173.61	\$258.43	\$343.26
53	\$96.98	\$189.88	\$282.78	\$375.69
54	\$103.73	\$203.38	\$303.03	\$402.69
55	\$111.16	\$218.24	\$325.32	\$432.40
56	\$119.29	\$234.51	\$349.73	\$464.95
57	\$127.24	\$250.41	\$373.57	\$496.74
58	\$135.47	\$266.87	\$398.26	\$529.66
59	\$143.94	\$283.80	\$423.66	\$563.52
60	\$151.67	\$299.27	\$446.86	\$594.46
61	\$161.71	\$319.35	\$476.99	\$634.62
62	\$173.04	\$342.02	\$510.99	\$679.96
63	\$184.10	\$364.12	\$544.15	\$724.16
64	\$196.94	\$389.80	\$582.66	\$775.52

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