

## Cost Worksheet –NMS

This worksheet is designed to assist you in determining your benefit options and the associated costs for insurance for the current plan year.

All costs are based on a semi-monthly pay period.

Contributions for voluntary employee life and spouse life are based on age as of January 1<sup>st</sup> 2021

Your costs for long-term disability and short-term disability may change based on your W2 earnings for the previous calendar year. Please refer to your Summary Plan Description for your definition of earnings.

### *Medical 01/01/2021*

Coverage	Rates per PayCheck
Employee Only	\$174.81
Employee & Spouse	\$657.11
Employee & Child(ren)	\$402.15
Employee & Family	\$894.39

### *Dental 01/01/2021*

Coverage	Rates per PayCheck
Employee Only	\$20.81
Employee & Spouse	\$46.63
Employee & Child(ren)	\$49.02
Employee & Family	\$77.46

### *Vision Basic 01/01/2021 Co-Pay \$10.00*

Coverage	Rates per PayCheck
Employee Only	\$0.83
Employee & Spouse	\$1.33
Employee & Child(ren)	\$1.36
Employee & Family	\$2.19

### *Vision Buy-Up 01/01/2021 Co-Pay \$10.00*

Coverage	Rates per PayCheck
Employee Only	\$7.63
Employee & Spouse	\$12.21
Employee & Child(ren)	\$12.46
Employee & Family	\$20.09

**Short-Term Disability (STD)\*The Company will contribute \$5.00 per month**

**01/01/2021**

Please refer page 3 and 4 for Price calculation.  
 STD Rates might differ based on the volume of enrollment.

**Long-Term Disability (LTD). The Company will contribute \$5 per month**

**01/01/2021**

Please refer page 3 and 4 for Price calculation.

**Employee Voluntary Life Insurance**

**01/01/2021**

*Minimum amount of \$10,000 up to maximum of \$500,000 in increments of \$10,000*

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate per \$1,000	\$0.08	\$0.0890	\$0.133	\$0.216	\$0.332	\$0.541	\$0.850	\$1.179	\$2.177	\$3.605

Coverage Amount Requested: \$ \_\_\_\_\_ Your Rate By Age: \_\_\_\_\_  
 Coverage Amount Requested Divided by 1,000 = \_\_\_\_\_ (Multiplier)  
 \_\_\_\_\_ (Multiplier) x \_\_\_\_\_ (Your Rate) = \_\_\_\_\_ (Monthly Cost) / 2 = \_\_\_\_\_ (Per Pay Period Cost)

**Spouse Life Insurance**

**01/01/2021**

*Minimum amount of \$5000 and Maximum amount of \$100,000 in increments of \$5000.*

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate per \$1,000	\$0.08	\$0.0890	\$0.133	\$0.216	\$0.332	\$0.541	\$0.850	\$1.179	\$2.177	\$3.605

Coverage Amount Requested: \$ \_\_\_\_\_ Your Spouse's Rate By Age: \_\_\_\_\_  
 Coverage Amount Requested Divided by 1,000 = \_\_\_\_\_ (Multiplier)  
 \_\_\_\_\_ (Multiplier) x \_\_\_\_\_ (Your Rate) = \_\_\_\_\_ (Monthly Cost) / 2 = \_\_\_\_\_ (Per Pay Period Cost)

Employee coverage is required for spouse to elect coverage.  
 (Spouse life insurance cannot exceed 100% of employee coverage.)

**Child Life Insurance – Per Child** Coverage: \$2,5000 \$7,500 \$10,000

**01/01/2021**

Coverage	5000	10000	Decline
Pay Period Cost	\$1.00	\$2.00	\$0.00

# Talent Logic

## Voluntary LTD

### Estimated Monthly Premium

End of Rate Guarantee Period: 12/31/2021

1. Monthly Salary: \$ \_\_\_\_\_

If your monthly salary is greater than \$16,666.67 then use \$16,666.67 as your salary in step 2.

2. Multiply Monthly Salary by Age rate: X \_\_\_\_\_

Age 24 & Under	0.0030
25-29	0.0037
30-34	0.0052
35-39	0.0083
40-44	0.0109
45-49	0.0128
50-54	0.0187
55-59	0.0204
60-64	0.0159
65-69	0.0142
70+	0.0070

Your estimated monthly premium: \_\_\_\_\_

#### Examples:

1. Sally is 30 years old. She wants the income protection of long-term disability insurance.

Her monthly salary is: **\$8,000.00**

Sally's rate is: **0.0052**

**\$8,000.00** X **0.0052**

= **\$41.60** estimated monthly premium.

2. John is 55 years old, He wants the income protection of long-term disability insurance.

His monthly salary is: **\$19,000.00**

John's monthly salary is limited to the covered monthly earnings max of \$16,666.67

John's rate is: **.0204**

**\$16,666.67** X **.0204**

= **\$340.00** estimated monthly premium

To determine monthly benefit amount:

Multiply Monthly Salary (from step #1 above) by: 0.60

Estimated Monthly Benefit Amount = \$ \_\_\_\_\_

# Talent Logic

## Voluntary STD

### Estimated Monthly Premium

End of Rate Guarantee Period: 12/31/2021

1. Monthly Salary: \$ \_\_\_\_\_

If your weekly salary is greater than \$2,500.00 then use \$2,500.00 as your salary in step 2.

2. Multiply Weekly Salary by 0.60

\$ \_\_\_\_\_ This is your weekly benefit amount.

3. Multiply Weekly Benefit Amount by Age rate: X \_\_\_\_\_

Age 24 & Under	0.058
25-29	0.062
30-34	0.086
35-39	0.059
40-44	0.034
45-49	0.028
50-54	0.037
55-59	0.046
60-64	0.040
65-69	0.063
70+	0.067

Your estimated monthly premium: \_\_\_\_\_

#### Examples:

1. Sally is 26 years old. She wants the income protection of short-term disability insurance.

Her weekly salary is: **\$1,500.00**

Sally's Weekly benefit is: **\$1,500.00 X 0.60 = \$900.00**

Her rate is: 0.062

**= \$55.80** estimated monthly premium.

Estimated Monthly Benefit Amount = \$ \_\_\_\_\_

# TALENT LOGIC INC - TALENT LOGIC MBRS

## Voluntary-term life/AD&D - employee

Estimated employee monthly premium amounts

End of the rate guarantee period: 12/31/2021

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$10,000	\$1.08	\$1.17	\$1.61	\$2.44	\$3.60	\$5.69	\$8.78	\$12.07	\$6,500	\$14.33	\$5,000	\$18.17
\$20,000	\$2.16	\$2.34	\$3.22	\$4.88	\$7.20	\$11.38	\$17.56	\$24.14	\$13,000	\$28.66	\$10,000	\$36.33
\$30,000	\$3.24	\$3.51	\$4.83	\$7.32	\$10.80	\$17.07	\$26.34	\$36.21	\$19,500	\$43.00	\$15,000	\$54.50
\$40,000	\$4.32	\$4.68	\$6.44	\$9.76	\$14.40	\$22.76	\$35.12	\$48.28	\$26,000	\$57.33	\$20,000	\$72.66
\$50,000	\$5.40	\$5.85	\$8.05	\$12.20	\$18.00	\$28.45	\$43.90	\$60.35	\$32,500	\$71.66	\$25,000	\$90.83
\$60,000	\$6.48	\$7.02	\$9.66	\$14.64	\$21.60	\$34.14	\$52.68	\$72.42	\$39,000	\$85.99	\$30,000	\$108.99
\$70,000	\$7.56	\$8.19	\$11.27	\$17.08	\$25.20	\$39.83	\$61.46	\$84.49	\$45,500	\$100.32	\$35,000	\$127.16
\$80,000	\$8.64	\$9.36	\$12.88	\$19.52	\$28.80	\$45.52	\$70.24	\$96.56	\$52,000	\$114.66	\$40,000	\$145.32
\$90,000	\$9.72	\$10.53	\$14.49	\$21.96	\$32.40	\$51.21	\$79.02	\$108.63	\$58,500	\$128.99	\$45,000	\$163.49
\$100,000	\$10.80	\$11.70	\$16.10	\$24.40	\$36.00	\$56.90	\$87.80	\$120.70	\$65,000	\$143.33	\$50,000	\$181.65
\$110,000	\$11.88	\$12.87	\$17.71	\$26.84	\$39.60	\$62.59	\$96.58	\$132.77	\$71,500	\$157.66	\$55,000	\$199.82
\$120,000	\$12.96	\$14.04	\$19.32	\$29.28	\$43.20	\$68.28	\$105.36	\$144.84	\$78,000	\$171.99	\$60,000	\$217.98
\$130,000	\$14.04	\$15.21	\$20.93	\$31.72	\$46.80	\$73.97	\$114.14	\$156.91	\$84,500	\$186.33	\$65,000	\$236.15
\$140,000	\$15.12	\$16.38	\$22.54	\$34.16	\$50.40	\$79.66	\$122.92	\$168.98	\$91,000	\$200.66	\$70,000	\$254.31
\$150,000	\$16.20	\$17.55	\$24.15	\$36.60	\$54.00	\$85.35	\$131.70	\$181.05	\$97,500	\$214.99	\$75,000	\$272.48
\$160,000	\$17.28	\$18.72	\$25.76	\$39.04	\$57.60	\$91.04	\$140.48	\$193.12	\$104,000	\$229.32	\$80,000	\$290.64
\$170,000	\$18.36	\$19.89	\$27.37	\$41.48	\$61.20	\$96.73	\$149.26	\$205.19	\$110,500	\$243.65	\$85,000	\$308.81
\$180,000	\$19.44	\$21.06	\$28.98	\$43.92	\$64.80	\$102.42	\$158.04	\$217.26	\$117,000	\$257.99	\$90,000	\$326.97
\$190,000	\$20.52	\$22.23	\$30.59	\$46.36	\$68.40	\$108.11	\$166.82	\$229.33	\$123,500	\$272.32	\$95,000	\$345.14
\$200,000	\$21.60	\$23.40	\$32.20	\$48.80	\$72.00	\$113.80	\$175.60	\$241.40	\$130,000	\$286.65	\$100,000	\$363.30
\$210,000	\$22.68	\$24.57	\$33.81	\$51.24	\$75.60	\$119.49	\$184.38	\$253.47	\$136,500	\$300.98	\$105,000	\$381.47
\$220,000	\$23.76	\$25.74	\$35.42	\$53.68	\$79.20	\$125.18	\$193.16	\$265.54	\$143,000	\$315.31	\$110,000	\$399.63
\$230,000	\$24.84	\$26.91	\$37.03	\$56.12	\$82.80	\$130.87	\$201.94	\$277.61	\$149,500	\$329.65	\$115,000	\$417.80
\$240,000	\$25.92	\$28.08	\$38.64	\$58.56	\$86.40	\$136.56	\$210.72	\$289.68	\$156,000	\$343.98	\$120,000	\$435.96
\$250,000	\$27.00	\$29.25	\$40.25	\$61.00	\$90.00	\$142.25	\$219.50	\$301.75	\$162,500	\$358.31	\$125,000	\$454.13
\$260,000	\$28.08	\$30.42	\$41.86	\$63.44	\$93.60	\$147.94	\$228.28	\$313.82	\$169,000	\$372.64	\$130,000	\$472.29
\$270,000	\$29.16	\$31.59	\$43.47	\$65.88	\$97.20	\$153.63	\$237.06	\$325.89	\$175,500	\$386.97	\$135,000	\$490.46
\$280,000	\$30.24	\$32.76	\$45.08	\$68.32	\$100.80	\$159.32	\$245.84	\$337.96	\$182,000	\$401.31	\$140,000	\$508.62
\$290,000	\$31.32	\$33.93	\$46.69	\$70.76	\$104.40	\$165.01	\$254.62	\$350.03	\$188,500	\$415.64	\$145,000	\$526.79
\$300,000	\$32.40	\$35.10	\$48.30	\$73.20	\$108.00	\$170.70	\$263.40	\$362.10	\$195,000	\$429.98	\$150,000	\$544.95
\$310,000	\$33.48	\$36.27	\$49.91	\$75.64	\$111.60	\$176.39	\$272.18	\$374.17	\$201,500	\$444.31	\$155,000	\$563.12
\$320,000	\$34.56	\$37.44	\$51.52	\$78.08	\$115.20	\$182.08	\$280.96	\$386.24	\$208,000	\$458.64	\$160,000	\$581.28
\$330,000	\$35.64	\$38.61	\$53.13	\$80.52	\$118.80	\$187.77	\$289.74	\$398.31	\$214,500	\$472.98	\$165,000	\$599.45
\$340,000	\$36.72	\$39.78	\$54.74	\$82.96	\$122.40	\$193.46	\$298.52	\$410.38	\$221,000	\$487.31	\$170,000	\$617.61
\$350,000	\$37.80	\$40.95	\$56.35	\$85.40	\$126.00	\$199.15	\$307.30	\$422.45	\$227,500	\$501.64	\$175,000	\$635.78
\$360,000	\$38.88	\$42.12	\$57.96	\$87.84	\$129.60	\$204.84	\$316.08	\$434.52	\$234,000	\$515.97	\$180,000	\$653.94
\$370,000	\$39.96	\$43.29	\$59.57	\$90.28	\$133.20	\$210.53	\$324.86	\$446.59	\$240,500	\$530.30	\$185,000	\$672.11

Voluntary Term Life insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

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# TALENT LOGIC INC - TALENT LOGIC MBRS

## Voluntary-term life/AD&D - employee

Estimated employee monthly premium amounts

End of the rate guarantee period: 12/31/2021

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
<b>\$380,000</b>	\$41.04	\$44.46	\$61.18	\$92.72	\$136.80	\$216.22	\$333.64	\$458.66	<b>\$247,000</b>	\$544.64	<b>\$190,000</b>	\$690.27
<b>\$390,000</b>	\$42.12	\$45.63	\$62.79	\$95.16	\$140.40	\$221.91	\$342.42	\$470.73	<b>\$253,500</b>	\$558.97	<b>\$195,000</b>	\$708.44
<b>\$400,000</b>	\$43.20	\$46.80	\$64.40	\$97.60	\$144.00	\$227.60	\$351.20	\$482.80	<b>\$260,000</b>	\$573.30	<b>\$200,000</b>	\$726.60
<b>\$410,000</b>	\$44.28	\$47.97	\$66.01	\$100.04	\$147.60	\$233.29	\$359.98	\$494.87	<b>\$266,500</b>	\$587.63	<b>\$205,000</b>	\$744.77
<b>\$420,000</b>	\$45.36	\$49.14	\$67.62	\$102.48	\$151.20	\$238.98	\$368.76	\$506.94	<b>\$273,000</b>	\$601.96	<b>\$210,000</b>	\$762.93
<b>\$430,000</b>	\$46.44	\$50.31	\$69.23	\$104.92	\$154.80	\$244.67	\$377.54	\$519.01	<b>\$279,500</b>	\$616.30	<b>\$215,000</b>	\$781.10
<b>\$440,000</b>	\$47.52	\$51.48	\$70.84	\$107.36	\$158.40	\$250.36	\$386.32	\$531.08	<b>\$286,000</b>	\$630.63	<b>\$220,000</b>	\$799.26
<b>\$450,000</b>	\$48.60	\$52.65	\$72.45	\$109.80	\$162.00	\$256.05	\$395.10	\$543.15	<b>\$292,500</b>	\$644.96	<b>\$225,000</b>	\$817.43
<b>\$460,000</b>	\$49.68	\$53.82	\$74.06	\$112.24	\$165.60	\$261.74	\$403.88	\$555.22	<b>\$299,000</b>	\$659.29	<b>\$230,000</b>	\$835.59
<b>\$470,000</b>	\$50.76	\$54.99	\$75.67	\$114.68	\$169.20	\$267.43	\$412.66	\$567.29	<b>\$305,500</b>	\$673.62	<b>\$235,000</b>	\$853.76
<b>\$480,000</b>	\$51.84	\$56.16	\$77.28	\$117.12	\$172.80	\$273.12	\$421.44	\$579.36	<b>\$312,000</b>	\$687.96	<b>\$240,000</b>	\$871.92
<b>\$490,000</b>	\$52.92	\$57.33	\$78.89	\$119.56	\$176.40	\$278.81	\$430.22	\$591.43	<b>\$318,500</b>	\$702.29	<b>\$245,000</b>	\$890.09
<b>\$500,000</b>	\$54.00	\$58.50	\$80.50	\$122.00	\$180.00	\$284.50	\$439.00	\$603.50	<b>\$325,000</b>	\$716.63	<b>\$250,000</b>	\$908.25

Note: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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# TALENT LOGIC INC - TALENT LOGIC MBRS

## Voluntary-term life/AD&D - spouse

Estimated spouse monthly premium amounts

End of the rate guarantee period: 12/31/2021

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
<b>\$5,000</b>	\$0.54	\$0.59	\$0.81	\$1.22	\$1.80	\$2.85	\$4.39	\$6.04	<b>\$3,250</b>	\$7.17	<b>\$2,500</b>	\$9.08
<b>\$10,000</b>	\$1.08	\$1.17	\$1.61	\$2.44	\$3.60	\$5.69	\$8.78	\$12.07	<b>\$6,500</b>	\$14.33	<b>\$5,000</b>	\$18.17
<b>\$15,000</b>	\$1.62	\$1.76	\$2.42	\$3.66	\$5.40	\$8.54	\$13.17	\$18.11	<b>\$9,750</b>	\$21.50	<b>\$7,500</b>	\$27.25
<b>\$20,000</b>	\$2.16	\$2.34	\$3.22	\$4.88	\$7.20	\$11.38	\$17.56	\$24.14	<b>\$13,000</b>	\$28.66	<b>\$10,000</b>	\$36.33
<b>\$25,000</b>	\$2.70	\$2.93	\$4.03	\$6.10	\$9.00	\$14.23	\$21.95	\$30.18	<b>\$16,250</b>	\$35.84	<b>\$12,500</b>	\$45.41
<b>\$30,000</b>	\$3.24	\$3.51	\$4.83	\$7.32	\$10.80	\$17.07	\$26.34	\$36.21	<b>\$19,500</b>	\$43.00	<b>\$15,000</b>	\$54.50
<b>\$35,000</b>	\$3.78	\$4.10	\$5.64	\$8.54	\$12.60	\$19.92	\$30.73	\$42.25	<b>\$22,750</b>	\$50.17	<b>\$17,500</b>	\$63.58
<b>\$40,000</b>	\$4.32	\$4.68	\$6.44	\$9.76	\$14.40	\$22.76	\$35.12	\$48.28	<b>\$26,000</b>	\$57.33	<b>\$20,000</b>	\$72.66
<b>\$45,000</b>	\$4.86	\$5.27	\$7.25	\$10.98	\$16.20	\$25.61	\$39.51	\$54.32	<b>\$29,250</b>	\$64.50	<b>\$22,500</b>	\$81.74
<b>\$50,000</b>	\$5.40	\$5.85	\$8.05	\$12.20	\$18.00	\$28.45	\$43.90	\$60.35	<b>\$32,500</b>	\$71.66	<b>\$25,000</b>	\$90.83
<b>\$55,000</b>	\$5.94	\$6.44	\$8.86	\$13.42	\$19.80	\$31.30	\$48.29	\$66.39	<b>\$35,750</b>	\$78.83	<b>\$27,500</b>	\$99.91
<b>\$60,000</b>	\$6.48	\$7.02	\$9.66	\$14.64	\$21.60	\$34.14	\$52.68	\$72.42	<b>\$39,000</b>	\$85.99	<b>\$30,000</b>	\$108.99
<b>\$65,000</b>	\$7.02	\$7.61	\$10.47	\$15.86	\$23.40	\$36.99	\$57.07	\$78.46	<b>\$42,250</b>	\$93.16	<b>\$32,500</b>	\$118.07
<b>\$70,000</b>	\$7.56	\$8.19	\$11.27	\$17.08	\$25.20	\$39.83	\$61.46	\$84.49	<b>\$45,500</b>	\$100.32	<b>\$35,000</b>	\$127.16
<b>\$75,000</b>	\$8.10	\$8.78	\$12.08	\$18.30	\$27.00	\$42.68	\$65.85	\$90.53	<b>\$48,750</b>	\$107.50	<b>\$37,500</b>	\$136.24
<b>\$80,000</b>	\$8.64	\$9.36	\$12.88	\$19.52	\$28.80	\$45.52	\$70.24	\$96.56	<b>\$52,000</b>	\$114.66	<b>\$40,000</b>	\$145.32
<b>\$85,000</b>	\$9.18	\$9.95	\$13.69	\$20.74	\$30.60	\$48.37	\$74.63	\$102.60	<b>\$55,250</b>	\$121.83	<b>\$42,500</b>	\$154.40
<b>\$90,000</b>	\$9.72	\$10.53	\$14.49	\$21.96	\$32.40	\$51.21	\$79.02	\$108.63	<b>\$58,500</b>	\$128.99	<b>\$45,000</b>	\$163.49
<b>\$95,000</b>	\$10.26	\$11.12	\$15.30	\$23.18	\$34.20	\$54.06	\$83.41	\$114.67	<b>\$61,750</b>	\$136.16	<b>\$47,500</b>	\$172.57
<b>\$100,000</b>	\$10.80	\$11.70	\$16.10	\$24.40	\$36.00	\$56.90	\$87.80	\$120.70	<b>\$65,000</b>	\$143.33	<b>\$50,000</b>	\$181.65

Note: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

### Child(ren) premium amounts (per family) --Child(ren) are covered until age 26

<b>\$5,000</b>	\$1.00
<b>\$10,000</b>	\$2.00

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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