

# NCPERS \$16 Benefit Plan Summary

Effective March 1, 2014, through February 28, 2015, benefits are as follows:

## Schedule of Benefits – \$16 Monthly Contribution (Covers You, Your Spouse or Domestic Partner, and Your Children)

### MEMBER

Age	Current Benefit		Temporary Benefit (3/1/14-2/28/15)	
Member's Age at Time of Claim	Group Term Life	Group Accidental Death & Dismemberment	Group Term Life	Group Accidental Death & Dismemberment
Less than 25	\$225,000	\$100,000	\$247,500	\$110,000
Age 25 to 29	\$170,000	\$100,000	\$187,000	\$110,000
Age 30 to 39	\$100,000	\$100,000	\$110,000	\$110,000
Age 40 to 44	\$65,000	\$100,000	\$71,500	\$110,000
Age 45 to 49	\$40,000	\$100,000	\$44,000	\$110,000
Age 50 to 54	\$30,000	\$100,000	\$33,000	\$110,000
Age 55 to 59	\$18,000	\$100,000	\$19,800	\$110,000
Age 60 to 64	\$12,000	\$100,000	\$13,200	\$110,000
Age 65 and over	\$7,500	\$7,500	\$8,250	\$8,250

### DEPENDENT<sup>1,2</sup>

Age	Current Benefit		Temporary Benefit (3/1/14-2/28/15)	
Member's Age at Time of Claim	Group Term Life Member's Spouse/ Domestic Partner <sup>3</sup>	Group Term Life Member's Children 14 days of age or over but less than 26 years	Group Term Life Member's Spouse/ Domestic Partner <sup>3</sup>	Group Term Life Member's Children 14 days of age or over but less than 26 years
Less than 25	\$20,000	\$4,000	\$22,000	\$4,400
Age 25 to 29	\$20,000	\$4,000	\$22,000	\$4,400
Age 30 to 39	\$20,000	\$4,000	\$22,000	\$4,400
Age 40 to 44	\$18,000	\$4,000	\$19,800	\$4,400
Age 45 to 49	\$15,000	\$4,000	\$16,500	\$4,400
Age 50 to 54	\$10,000	\$4,000	\$11,000	\$4,400
Age 55 to 59	\$7,000	\$4,000	\$7,700	\$4,400
Age 60 to 64	\$5,000	\$4,000	\$5,500	\$4,400
Age 65 and over	\$4,000	\$4,000	\$4,400	\$4,400

1. In no event shall the amount of Dependent Group Term Life Insurance applicable to a qualified dependent, at any time, exceed 50% of the member's Group Term Life Insurance under the Group Policy.
2. If your dependents are confined for medical treatment at home or elsewhere, coverage will begin when confinement ends.
3. Domestic partners may not be recognized in all states.

