

Voluntary Life Benefits

Voluntary life benefits are offered through Guardian Life Insurance. If you are a Delphi salaried Retiree and wish to elect voluntary term life insurance for the first time or make any modifications to your current election, you must complete the Guardian enrollment form and Statement of Health form. (NOTE: Delphi hourly Retirees are not eligible for this voluntary benefit.) Retiree coverage from \$10,000 to \$120,000 and spouse coverage from \$10,000 to \$30,000 is available in \$10,000 increments. Retiree coverage, however, is required in order for spouse coverage to be available. Please contact Benistar 1-888-588-6682 to request enrollment materials or you can download the materials from our website.

Voluntary Life Through Guardian

2021 Retiree Estimated Monthly Cost^{v,vi}

Price has been locked for 2019 - 2021.

Amount	AGE									
	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$10,000	\$4.53	\$5.05	\$5.88	\$7.71	\$10.12	\$16.10	\$24.29	\$37.98	\$59.53	\$76.77
\$20,000	\$5.56	\$6.60	\$8.26	\$11.92	\$16.74	\$28.70	\$45.08	\$72.46	\$115.56	\$150.04
\$30,000	\$6.59	\$8.15	\$10.64	\$16.13	\$23.36	\$41.30	\$65.87	\$106.94	\$171.59	\$223.31
\$40,000	\$7.62	\$9.70	\$13.02	\$20.34	\$29.98	\$53.90	\$86.66	\$141.42	\$227.62	\$296.58
\$50,000	\$8.65	\$11.25	\$15.40	\$24.55	\$36.60	\$66.50	\$107.45	\$175.90	\$283.65	\$369.85
\$60,000	\$9.68	\$12.80	\$17.78	\$28.76	\$43.22	\$79.10	\$128.24	\$210.38	\$339.68	\$443.12
\$70,000	\$10.71	\$14.35	\$20.16	\$32.97	\$49.84	\$91.70	\$149.03	\$244.86	\$395.71	\$516.39
\$80,000	\$11.74	\$15.90	\$22.54	\$37.18	\$56.46	\$104.30	\$169.82	\$279.34	\$451.74	\$589.66
\$90,000	\$12.77	\$17.45	\$24.92	\$41.39	\$63.08	\$116.90	\$190.61	\$313.82	\$507.77	\$662.93
\$100,000	\$13.80	\$19.00	\$27.30	\$45.60	\$69.70	\$129.50	\$211.40	\$348.30	\$563.80	\$736.20
\$110,000	\$14.83	\$20.55	\$29.68	\$49.81	\$76.32	\$142.10	\$232.19	\$382.78	\$619.83	\$809.47
\$120,000	\$15.86	\$22.10	\$32.06	\$54.02	\$82.94	\$154.70	\$252.98	\$417.26	\$675.86	\$882.74

2021 Spouse/Domestic Partner Monthly Cost^{vi, vii}

Amount	AGE									
	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$10,000	\$1.03	\$1.55	\$2.38	\$4.21	\$6.62	\$12.60	\$20.79	\$34.48	\$56.03	\$73.27
\$20,000	\$2.06	\$3.10	\$4.76	\$8.42	\$13.24	\$25.20	\$41.58	\$68.96	\$112.06	\$146.54
\$30,000	\$3.09	\$4.65	\$7.14	\$12.63	\$19.86	\$37.80	\$62.37	\$103.44	\$168.09	\$219.81

^vThe rates above include a \$3.50 administration charge.

^{vi}Voluntary life plan rates change in five year increments, i.e. 40, 45, 50, etc. The new rate becomes effective 1/1 after the insured enters a new age category.

^{vii}Spouse costs are based on the retiree's age.