

**T & T TRANSPORTS, INC.**  
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*LIFE & AD&D INSURANCE*  
*VOLUNTARY LIFE & AD&D INSURANCE*  
*VOLUNTARY SHORT-TERM AND LONG-TERM DISABILITY INSURANCE*

Here is a brief explanation along with the costs.

**GROUP TERM LIFE & AD&D INSURANCE**

**EVERY** employee who is employed full-time continuously for at least six months and who works at least 13 days a month and 104 hours a month, **WILL BE ENROLLED AT NO COST** in our group term life & AD&D insurance. This is a \$25,000 life insurance policy (\$16,250 age 65 - 69, \$12,500 age 70 and up).

**YOUR SPOUSE AND CHILDREN** will also be enrolled in the group term life at no cost to you. This provides \$10,000 coverage for your spouse and \$5,000 for your children over 6 months old. You (the employee) will be the beneficiary for your spouse and children.

**VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

At a **VERY LOW COST**, you may enroll in additional AD&D (accidental death & dismemberment) coverage. **For the employee only, coverage is 5¢ per \$1,000 of coverage.** As an example, **\$100,000 of coverage would cost you \$5.00 per month** or \$50,000 of coverage would cost you \$2.50 per month.

If you want your spouse and children covered for additional AD&D, you may enroll in the **family plan**, which covers **you and all your dependents for only 8¢ per \$1,000.** So for **\$8.00 per month**, you can be covered for \$100,000, your spouse for \$50,000 (50% of employee's benefit) and each child for \$10,000 (10% of employee's benefit). **\$4.00 per month would cover you for \$50,000, spouse for \$25,000, and each child for \$5,000.**

You may choose any coverage amount from **\$10,000** (50¢ month individual, 80¢ month family) to **\$500,000** (\$25/month individual, \$40/month family).

**VOLUNTARY TERM LIFE INSURANCE - see CHILD info on next page**

You may choose additional life insurance in \$10,000 increments up to \$500,000. You may be required to show evidence of insurability. Your spouse (up to age 70) may also be enrolled in additional coverage. Rates are based on the employee's age; a rate schedule is enclosed. *For example, a 44 year old employee could purchase \$80,000 additional life insurance for \$16.80 per month and his spouse could have \$20,000 additional for \$4.20 per month.* This would give him a personal total of \$105,000 life insurance (\$80,000 + \$25,000 provided by T&T). This insurance is available in amounts beginning at \$10,000.

Age Bands	Voluntary Group LIFE Per \$10,000 Benefit
Under 35	\$0.90
35-39	\$1.30
40-44	\$2.10
45-49	\$3.10
50-54	\$5.20
55-59	\$8.80
60-64	\$13.90
65-69	\$21.90
70-74	\$34.80
75+	\$61.70

**Children** may be enrolled for additional life coverage at these rates: **\$5,000 benefit - \$1.00 per month per family** (covers all children); **\$10,000 benefit - \$2.00 per month per family**.

**VOLUNTARY SHORT-TERM AND LONG-TERM DISABILITY INSURANCE**

The **Voluntary Short-Term Disability benefit** provides benefit payments to help replace lost income should an insured employee become totally disabled due to a non-occupational accident or sickness. Employees select a **weekly benefit** amount ranging from **\$100 to \$750** in \$50 increments not to exceed 60% of basic weekly income. Benefit Schedule: 15<sup>th</sup> day accident, 15<sup>th</sup> day sickness, 26 week maximum duration. See table below for **MONTHLY PREMIUMS**.

If your annual salary (based on regular time only) is at least:	You may select a benefit of:	Under 40	40-49	50-59	60 & Over
\$8,665	\$100	\$10.40	\$9.40	\$12.50	\$17.70
\$13,000	\$150	\$15.60	\$14.10	\$18.75	\$26.55
\$17,330	\$200	\$20.80	\$18.80	\$25.00	\$35.40
\$21,665	\$250	\$26.00	\$23.50	\$31.25	\$44.25
\$26,000	\$300	\$31.20	\$28.20	\$37.50	\$53.10
\$30,330	\$350	\$36.40	\$32.90	\$43.75	\$61.95
\$34,665	\$400	\$41.60	\$37.60	\$50.00	\$70.80
\$39,000	\$450	\$46.80	\$42.30	\$56.25	\$79.65
\$43,330	\$500	\$52.00	\$47.00	\$62.50	\$88.50

**The Voluntary Long Term Disability benefit** is available with a weekly benefit maximum from **\$100 to \$1150** in \$50 increments, not to exceed 60% of basic weekly earnings. Benefit schedule: Elimination Period - 180 days; Duration - 5 year accident, 2 year sickness. See table below for **MONTHLY PREMIUM COST**.

If your annual salary (regular time) is at least:	You may select a weekly benefit of:	Under 30	30-39	40-44	45-49	50-54	55-59	60 & Over
\$8,665	\$100	\$2.78	\$4.39	\$6.00	\$8.71	\$12.46	\$17.30	\$29.24
\$13,000	\$150	\$4.16	\$6.58	\$9.00	\$13.07	\$18.69	\$25.95	\$43.86
\$17,300	\$200	\$5.55	\$8.78	\$12.01	\$17.43	\$24.91	\$34.60	\$58.48
\$21,665	\$250	\$6.94	\$10.97	\$15.01	\$21.78	\$31.14	\$43.24	\$73.10
\$26,000	\$300	\$8.33	\$13.17	\$18.01	\$26.14	\$37.37	\$51.89	\$87.71
\$30,330	\$350	\$9.71	\$15.36	\$21.01	\$30.50	\$43.60	\$60.54	\$102.33
\$34,665	\$400	\$11.10	\$17.56	\$24.01	\$34.85	\$49.83	\$69.19	\$116.95
\$39,000	\$450	\$12.49	\$19.75	\$30.01	\$39.21	\$56.06	\$77.84	\$131.57
\$43,330	\$500	\$13.88	\$21.94	\$33.01	\$43.57	\$62.28	\$86.49	\$146.19

An application form is available on our website at [www.tttransports.com](http://www.tttransports.com) or from our office. The information provided here is only a summary of the benefits available. *Call Melissa Merket at T&T or our insurance agent, Jene Steakley at (325)573-3635 if you have other questions.*