



Member Benefits Guide

What's Inside

Page 1

Welcome
Eligibility How
to Enroll
Benefits Website

Page 2

Page 3

BenExtend

Page 4

Accident
Critical Illness

Page 5

Hospital
Indemnity
Short-Term
Disability

Page 6

Elective &
Cosmetic Benefits

Page 7

Identity Theft &
Legal Protection

Page 8

Pet Insurance

Page 9

Whole Life
Insurance

Page 10

The Cost of your
Benefits

Page 11

Benefit Contact
Information

Welcome

Your benefits are an important part of your overall Orange County Classroom Teachers Association membership. We are pleased to offer a broad range of valuable benefits to protect your health, your family, and your way of life. This guide answers some of the basic questions you may have about your benefits.

Eligibility

To enroll in these benefits, you must be an active member of Orange County Classroom Teachers Association.

How to Enroll

For information on how to enroll in your benefits please visit our benefits website

Benefits Website

Our member benefits website is your one-stop resource for all benefits offered to you by Orange County Classroom Teachers Association.





Healthy Living

Core benefit options to keep you and your family healthy.

A man and a woman are sitting at a desk, looking at a laptop screen. The woman is on the left, smiling, and the man is on the right, wearing glasses and also smiling. They appear to be in a collaborative work environment. The image has a light blue overlay.

Stay Well

Voluntary Benefit options that enhance you and your family's well-being.

The Aflac Group BenExtend combines accident, hospital indemnity and critical illness benefits into one plan design. It gives members access to a streamlined collection of benefits that would traditionally require the purchase of multiple insurance plans, making it a more affordable option for consumers looking for additional financial protection options against out-of-pocket expenses.

Note: Spouse- and Child-only coverage is not available

BenExtend Plan Features			
Benefit	Member	Spouse	Child
Hospital Indemnity			
Hospital Admission (per confinement)	\$500	\$500	\$500
Hospital Confinement up to day 31 (per day) - within 6 months of the accident			
Days 1-4	\$150	\$150	\$150
Days 5-10	\$100	\$100	\$100
Days 11-13	\$75	\$75	\$75
Critical Illness with Cancer			
	\$5,000	\$5,000	Up to \$2,500
Accident			
Initial Treatment	\$100	\$100	\$100
Major Diagnostic Testing	\$300	\$300	\$300
Health Screening Benefit			
	\$100 per calendar year, per insured	\$50 per calendar year, per insured	\$50 per calendar year, per insured

The Summary of Benefits is for informational purposes only and is not an offer of coverage. Please note that the above table provides only a brief, general description of coverage and does not constitute a contract. Exclusions and limitations apply.





Accident Insurance

Accident Insurance through Aflac can help cover the out-of-pocket costs associated with an accident (on and off-the-job) by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow up visit. You can enroll in Accident Insurance without answering medical questions.

Accident Plan Features		
Benefit	Member	Spouse/Child
Ambulance (ground)	\$400	\$400
Open Leg Fracture	\$4,800	\$4,800
Initial ER/Urgent Care with X-Ray Treatment	\$250	\$250
Hospital Admission per confinement, once per accident, within six months of the accident. Maximum number of admissions per covered accident: 1	\$1,250	\$1,250
Wellness Rider, once per calendar year per insured -Year 1	\$25	\$25
Accidental Death Rider	\$50,000	\$25,000/\$10,000

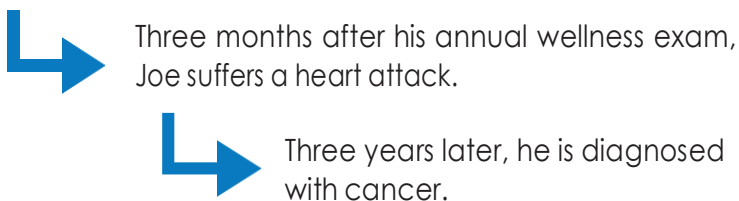


Critical Illness Insurance

Critical Illness Insurance through Aflac provides you with a lump sum cash benefit if you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important—getting better. You pick the level of coverage that provides the right protection for your family. Plus, the plan includes a \$50 health screening benefit per year when a defined health assessment is completed. **Enroll up to \$30,000 without answering medical questions!** Spouse and Child coverage available up to 15% of the face amount elected by the member.

How the Coverage Works*

Joe elects \$30,000 of coverage.



Joe's Critical Illness policy provided the following benefits:

Health Screening:	\$50
Heart Attack	\$30,000
Benefit:Cancer	\$30,000
Benefit: Total	\$60,050

*This is not a comprehensive list of covered injuries and treatments. Limitations may apply.

*The Summary of Benefits is for informational purposes only and is not an offer of coverage. Please note that the above table provides only a brief, general description of coverage and does not constitute a contract. Exclusions and limitations apply.

Hospital Indemnity Insurance



Even with health insurance, a stay in the hospital can become costly quickly as out-of-pocket charges begin to add up. Hospital Indemnity Insurance through Aflac can reduce the financial and emotional stress of a hospital stay by providing a lump sum cash benefit directly to you that can be used however you need, whether that's for coinsurance or childcare.

The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Hospital Indemnity Plan Features	
Benefit	
Hospital Admission (per confinement) Once per covered sickness or accident per calendar year	\$1,000
Hospital Confinement (per day) Maximum confinement period: 31 days per covered sickness or covered accident	\$150
Hospital Intensive Care (per day) Maximum confinement period: 10 days per covered sickness or covered accident	Day 1 \$1,000 Day 2 to 10 \$150
Intermediate Intensive Care Step-Down Unit (per day) Maximum confinement period: 10 days per covered sickness or covered accident	\$75
Health Screening Benefit	\$50

Short-Term Disability



The Aflac Group Disability Advantage insurance plan provides for payment of a monthly disability benefit when a covered member is disabled and unable to work due to an injury or sickness. Benefit payments begin after any applicable elimination period is satisfied and continue during disability, up to the disability benefit period.

Coverage – non-occupational. Members must work at least 19 hours per week with a base annual pay of at least \$9,000.

Short-Term Disability Plan Features	
Benefit	
Benefit Duration	3 months
Elimination Period	7/7 Days
Pre-Existing Condition Exclusion	12/12 Months
Guaranteed Issue Amount	Monthly benefit of up to \$3,000
Benefit Amounts	\$300 to \$600
Total Disability Benefit: This benefit pays the monthly benefit when a covered member is totally disabled and unable to work due to sickness or injury. Benefits begin following the expiration of an applicable elimination period.	
Partial Disability Benefit: This benefit pays 50% of the monthly benefit when a covered member is partially disabled and returns to work earning less than 80% of base income due to sickness or injury. Benefits begin following the expiration of an applicable elimination period.	

Elective & Cosmetic Benefits



Beyond Med is a membership program that elevates your health and well-being by providing access to a proprietary network of board-certified doctors and licensed providers at reduced rates of up to 20% on elective and cosmetic services.

As the first licensed membership program of its kind, Beyond Med boasts no age out provisions, no limits to benefit usage and no claim approval necessary. Plus, if you don't see a provider you've been eyeing on our list, we welcome you to submit provider nominations.

How it Works

The program pays for itself. For a monthly fee, you'll get reduced rates on elective services that are traditionally excluded or limited under current health plans, such as:

- Acupuncture
- Bariatric
- Chiropractic
- Dermatology
- Fertility
- Hair Restoration
- Hearing
- IV Therapies
- Medical Marijuana Consultations
- Med Spa
- Mental Wellness
- Physical Therapy
- Plastic Surgery
- Surgical Vision
- Veterinary
- Vitamin Infusions
- Weight Loss
- And more!

Please refer to your plan summaries for full benefit details.



Legal Protection



Legal Protection with Family Defender© through U.S. Legal Services will save you from expensive attorney fees. Covered services include, but are not limited to:

Civil Litigation

- Plaintiff or Defendant
- Small Claims
- Name Change
- Civil Injunctions

Family Law

- Contested and Uncontested Divorce
- Child Support/Custody
- Spousal Support
- Annulments

Criminal Law

- Misdemeanor Defense
- Juvenile Defense

Traffic Violations

- Moving Traffic Violations
- First Offense DUI

Contingency Matters

- Personal Injury
- Auto Accidents
- Auto Accidents

Estate Planning

- Living Will and Codicils
- Powers of Attorney
- Wills and Testamentary Trusts for Minors
- Estate Administration/Probate
- Uncontested Guardianship or Conservatorship

Other Legal Matters

- Insurance Law
- Standard Business Incorporation

Identity Theft Protection



Identity Theft Protection with Identify Defender© through U.S. Legal Services protects your money and your reputation. Covered services include, but are not limited to:

Monitoring (Darkweb)

- Compromised Credentials
- Account Takeover
- Address
- Bank Account Number
- Debit Card Account
- Credit Card Account
- Driver's License
- Email
- Medical Insurance ID
- Passport Number
- Phone Number
- Social Security Number

Social Media

- Inappropriate Activity
- Hacked Account
- Impersonation Accounts
- Scams, Malware & Phishing

Credit

- Instant Credit Inquiry Alerts
- 1 Bureau Quarterly Credit Report & Score
- Credit Score Simulator
- Monthly Credit Score Tracker
- Manage Credit Freeze

Recover

- Lost Wallet Protection
- Fully Managed Identity Restoration
- Restoration for Pre-Existing Identity Thefts
- Ransomware Resolution Monitoring
- \$25k Ransomware Reimbursement
- \$1 Million Identity Theft Insurance

Fraud

- Fraud Alert Reminders
- Identity Threat Alerts
- Medical ID Fraud Protection
- Change of Address Monitoring
- Court Records Monitoring
- Smart SSN Tracker

Support

- 24/7 U.S. Customer Support
- Online Resources, Forms, Calculators, & Other Tools
- Junk Mail Opt Out
- Solicitation Call Opt Out

Mobile App

- Two-Factor Authentication
- Apple and Android
- Mobile Attack Control
- Mobile VPN



Pet Insurance



Members can use this program to access discounts on pet care purchases at select businesses to help care for their pets' overall health and well-being. The rewards program is one more way MetLife Pet Insurance helps policyholders take care of their pet – and their expenses.

Members who are enrolled in MetLife's Pet Insurance plan can access available discounts at no additional cost through their MyPets online account. Discount reward offers can be redeemed at a variety of national and local pet businesses that pet parents know and love. **Rates are based on factors including age, breed and zip code of covered pets.**

Category	Options
Benefit Limits	\$500 to \$25,000 (in \$1,000 increments) OR Unlimited annual limit ¹ option (Benefit allowance resets each year for the life of the pet)
Deductibles	\$0 to \$2,500 annually (\$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000, and \$2,500) ²
Reimbursements	50% to 90% ³
Routine Wellness	Included or waived

¹Unlimited benefit option subject to availability. Unlimited option not available for exotic pets. Pet age restrictions may apply. The maximum annual limit offered for exotic pet coverage is \$10,000.

²For exotic pets, deductible options are \$0-\$2,500

³Reimbursement options include: 50%, 70%, 80%, and 90% Pet age restrictions may apply.



Rewards will automatically be added to policyholders' MyPets online account.



Rewards cover a variety of pet care needs.



Up to five MetLife exclusive pet rewards can be redeemed annually.

Permanent Whole Life Insurance



Massachusetts Mutual
Life Insurance Company

- Optional coverage up to \$100,000 on a Guaranteed Issue basis (1st time offer) and up to \$250,000 with medical question
 - Guaranteed Issue is maintained for those enroll in 1st year of eligibility with a minimum of \$10,000 election.
- **Permanent coverage** means you have a fixed premium for the life of the coverage that also builds a cash value.
- As a mutual company, MassMutual has paid an annual dividend for 186 straight years.
- Best in class dividend helps you to build a meaning cash value that compounds annually.
- **Cash Value** grows tax deferred and gives you options for how to best to use your cash value in the future when you need it
- **Dividend** options including Paid Up Additions, Reduced Paid Up Premiums, Cash payout and Dividend Accumulations
- Optional Coverage for Spouse and/or Children
- Individually owned and **portable** with no change in coverage or cost should you leave.
- **Chronic Care:** This benefit offers the ability to receive an advance, or acceleration, of a portion of the death benefit, paid in a lump sum. This can help reduce financial stress if the insured becomes Chronically Ill.

So how much does it cost for a tobacco-free person to be covered with \$50,000 worth of MassMutual Group Whole Life Insurance:			
Age	25	45	55
Cost per week*	\$7.62	\$19.04	\$33.24
Guaranteed cash value at age 65	\$20,241	\$14,726	\$8,801

This is a hypothetical example only and is not binding. Additional policy features, or riders, are not included in the examples above and may be available at an additional cost. Rates may vary based on age, tobacco status and state. Rates are as of 1/1/2022 and are subject to change.

The Cost of Your Benefits

BenExtend 22 Pay Rates	
Coverage Tier	Premium
Member	\$15.57
Member & Spouse	\$30.74
Member & Dependent Children	\$22.95
Family	\$38.12

Accident 22 Pay Rates	
Coverage Tier	Mid Plan
Member	\$6.65
Member & Spouse	\$11.29
Member & Dependent Children	\$13.75
Family	\$18.38

Hospital Indemnity 22 Pay Rates	
Coverage Tier	Premium
Member	\$11.68
Member & Spouse	\$23.44
Member & Dependent Children	\$18.79
Family	\$30.55

Beyond Med - 22 Pay Rates

Coverage Tier	
Member	\$6.54
Family	\$13.09

Identity Theft & Legal Protection - 22 Pay Rates

Coverage Tier	Family Defender	Identity Defender	Family & Identity
Member	\$8.05	\$3.25	\$10.36
Family	\$8.45	\$4.88	\$12.55

Critical Illness- Member Non-Tobacco 22 Pay Rates

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18 - 25	\$1.99	\$3.98	\$5.96	\$7.95	\$9.94	\$11.92
26 - 30	\$2.35	\$4.69	\$7.04	\$9.38	\$11.73	\$14.07
31 - 35	\$2.73	\$5.46	\$8.19	\$10.91	\$13.64	\$16.37
36 - 40	\$3.25	\$6.49	\$9.73	\$12.97	\$16.22	\$19.46
41 - 45	\$3.98	\$7.95	\$11.93	\$15.91	\$19.88	\$23.85
46 - 50	\$4.87	\$9.74	\$14.61	\$19.48	\$24.34	\$29.21
51 - 55	\$7.00	\$14.01	\$21.02	\$28.03	\$35.03	\$42.04
56 - 60	\$8.12	\$16.23	\$24.35	\$32.46	\$40.58	\$48.69
61 - 65	\$12.33	\$24.67	\$37.00	\$49.33	\$61.66	\$74.00
66+	\$19.57	\$39.13	\$58.70	\$78.26	\$97.82	\$117.39

Critical Illness - Member Tobacco 22 Pay Rates						
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18 - 25	\$2.36	\$4.72	\$7.09	\$9.45	\$11.81	\$14.18
26 - 30	\$2.88	\$5.76	\$8.65	\$11.53	\$14.41	\$17.29
31 - 35	\$3.62	\$7.23	\$10.85	\$14.47	\$18.08	\$21.70
36 - 40	\$4.64	\$9.28	\$13.93	\$18.57	\$23.21	\$27.85
41 - 45	\$5.81	\$11.61	\$17.42	\$23.23	\$29.03	\$34.84
46 - 50	\$7.18	\$14.37	\$21.55	\$28.73	\$35.91	\$43.10
51 - 55	\$10.75	\$21.50	\$32.25	\$43.00	\$53.75	\$64.50
56 - 60	\$13.22	\$26.44	\$39.65	\$52.88	\$66.09	\$79.31
61 - 65	\$20.01	\$40.01	\$60.02	\$80.02	\$100.03	\$120.04
66+	\$31.04	\$62.07	\$93.10	\$124.14	\$155.17	\$186.21

Critical Illness - Spouse Non-Tobacco 22 Pay Rates					
	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18 - 25	\$1.99	\$2.98	\$3.98	\$4.97	\$5.96
26 - 30	\$2.35	\$3.52	\$4.69	\$5.86	\$7.04
31 - 35	\$2.73	\$4.09	\$5.46	\$6.82	\$8.19
36 - 40	\$3.25	\$4.87	\$6.49	\$8.11	\$9.73
41 - 45	\$3.98	\$5.96	\$7.95	\$9.94	\$11.93
46 - 50	\$4.87	\$7.30	\$9.74	\$12.17	\$14.61
51 - 55	\$7.00	\$10.51	\$14.01	\$17.51	\$21.02
56 - 60	\$8.12	\$12.17	\$16.23	\$20.29	\$24.35
61 - 65	\$12.33	\$18.50	\$24.67	\$30.83	\$37.00
66+	\$19.57	\$29.35	\$39.13	\$48.91	\$58.70

Critical Illness - Spouse Tobacco 22 Pay Rates					
	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18 - 25	\$2.36	\$3.55	\$4.72	\$5.91	\$7.09
26 - 30	\$2.88	\$4.32	\$5.76	\$7.20	\$8.65
31 - 35	\$3.62	\$5.42	\$7.23	\$9.04	\$10.85
36 - 40	\$4.64	\$6.96	\$9.28	\$11.60	\$13.93
41 - 45	\$5.81	\$8.71	\$11.61	\$14.52	\$17.42
46 - 50	\$7.18	\$10.77	\$14.37	\$17.96	\$21.55
51 - 55	\$10.75	\$16.12	\$21.50	\$26.87	\$32.25
56 - 60	\$13.22	\$19.83	\$26.44	\$33.04	\$39.25
61 - 65	\$20.01	\$30.01	\$40.01	\$50.02	\$60.02
66+	\$31.04	\$46.55	\$62.07	\$77.59	\$93.10

Short-Term Disability 22 Pay Rates			
22 Pay Rates per \$100 of monthly benefit			
Age Band	18-49	50-64	65-74
Premium Rate	\$1.45	\$1.56	\$1.80

Short-Term Disability 22 Pay Rates				
Annual Salary Range	Monthly Benefit	AGE 18-49	AGE 50-64	AGE 65-74
\$9,000 or more	\$300	\$4.35	\$4.69	\$5.41
\$9,000 to \$9,999	\$400	\$5.79	\$6.25	\$7.21
\$10,000 to \$11,999	\$500	\$7.24	\$7.81	\$9.01
\$12,000 to \$13,999	\$600	\$8.69	\$9.37	\$10.82
\$14,000 to \$15,999	\$700	\$10.14	\$10.94	\$12.62
\$16,000 to \$17,999	\$800	\$11.59	\$12.50	\$14.42
\$18,000 to \$19,999	\$900	\$13.04	\$14.06	\$16.22
\$20,000 to \$21,999	\$1,000	\$14.48	\$15.62	\$18.02
\$22,000 to \$23,999	\$1,100	\$15.93	\$17.18	\$19.83
\$24,000 to \$25,999	\$1,200	\$17.38	\$18.75	\$21.63
\$26,000 to \$27,999	\$1,300	\$18.83	\$20.31	\$23.43
\$28,000 to \$29,999	\$1,400	\$20.28	\$21.87	\$25.23
\$30,000 to \$31,999	\$1,500	\$21.73	\$23.43	\$27.03
\$32,000 to \$33,999	\$1,600	\$23.18	\$24.99	\$28.84
\$34,000 to \$35,999	\$1,700	\$24.62	\$26.56	\$30.64
\$36,000 to \$37,999	\$1,800	\$26.07	\$28.12	\$32.44
\$38,000 to \$39,999	\$1,900	\$27.52	\$29.68	\$34.24
\$40,000 to \$41,999	\$2,000	\$28.97	\$31.24	\$36.05
\$42,000 to \$43,999	\$2,100	\$30.41	\$32.80	\$37.85
\$44,000 to \$45,999	\$2,200	\$31.87	\$34.37	\$39.65
\$46,000 to \$47,999	\$2,300	\$33.32	\$35.93	\$41.45
\$48,000 to \$49,999	\$2,400	\$34.76	\$37.49	\$43.25
\$50,000 to \$51,999	\$2,500	\$36.21	\$39.05	\$45.06
\$52,000 to \$53,999	\$2,600	\$37.66	\$40.61	\$46.86
\$54,000 to \$55,999	\$2,700	\$39.11	\$42.18	\$48.67

Short-Term Disability 22 Pay Rates				
Annual Salary Range	Monthly Benefit	AGE 18-49	AGE 50-64	AGE 65-74
\$56,000 to \$57,999	\$2,800	\$40.55	\$43.74	\$52.10
\$58,000 to \$59,999	\$2,900	\$42.01	\$45.31	\$52.27
\$60,000 to \$61,999	\$3,000	\$43.45	\$46.87	\$54.07
\$62,000 to \$63,999	\$3,100	\$44.90	\$48.43	\$55.87
\$64,000 to \$65,999	\$3,200	\$46.35	\$49.99	\$57.68
\$66,000 to \$67,999	\$3,300	\$47.80	\$51.55	\$59.48
\$68,000 to \$69,999	\$3,400	\$49.25	\$53.12	\$61.28
\$70,000 to \$71,999	\$3,500	\$50.69	\$54.68	\$63.08
\$72,000 to \$73,999	\$3,600	\$52.15	\$56.24	\$64.88
\$74,000 to \$75,999	\$3,700	\$53.59	\$57.80	\$66.69
\$76,000 to \$77,999	\$3,800	\$55.04	\$59.36	\$68.49
\$78,000 to \$79,999	\$3,900	\$56.49	\$60.93	\$70.29
\$80,000 to \$81,999	\$4,000	\$57.94	\$62.49	\$72.09
\$82,000 to \$83,999	\$4,100	\$59.38	\$64.05	\$73.89
\$84,000 to \$85,999	\$4,200	\$60.83	\$65.61	\$75.70
\$86,000 to \$87,999	\$4,300	\$62.29	\$67.17	\$77.50
\$88,000 to \$89,999	\$4,400	\$63.73	\$68.74	\$79.30
\$90,000 to \$91,999	\$4,500	\$65.18	\$70.30	\$81.10
\$92,000 to \$93,999	\$4,600	\$66.63	\$71.86	\$82.91
\$94,000 to \$95,999	\$4,700	\$68.08	\$73.42	\$84.71
\$96,000 to \$97,999	\$4,800	\$69.52	\$74.98	\$86.51
\$98,000 to \$99,999	\$4,900	\$70.97	\$76.55	\$88.31
\$100,000 to \$101,999	\$5,000	\$72.42	\$78.11	\$90.11
\$102,000 to \$103,999	\$5,100	\$73.87	\$76.67	\$91.92
\$104,000 to \$105,999	\$5,200	\$75.32	\$81.23	\$93.72

Short-Term Disability 22 Pay Rates				
Annual Salary Range	Monthly Benefit	AGE 18-49	AGE 50-64	AGE 65-74
\$106,000 to \$107,999	\$5,300	\$76.77	\$82.79	\$95.53
\$108,000 to \$109,999	\$5,400	\$78.22	\$84.35	\$97.33
\$110,000 to \$111,999	\$5,500	\$79.66	\$85.92	\$99.13
\$112,000 to \$113,999	\$5,600	\$81.11	\$87.48	\$100.93
\$114,000 to \$115,999	\$5,700	\$82.56	\$89.05	\$102.73
\$116,000 to \$117,999	\$5,800	\$84.01	\$90.61	\$104.54
\$118,000 to \$119,999	\$5,900	\$85.46	\$92.17	\$106.34
\$120,000 or more	\$6,000	\$86.91	\$93.73	\$108.14

MassMutual Whole Life 22 Pay Rates

¹ Age as of Certificate Effective Date.

² Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³ Reduced Paid-Up (RPU) Value is the amount of fully paid-up life insurance that is provided at time of lapse. Applicable to certificates issued in the state of FL.

When N/A is shown above that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age. Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Monthly premiums have been calculated assuming payments per month.

	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$4.96	\$4,240	\$8,555	\$9.14	\$10,600	\$21,388	\$16.09	\$21,200	\$42,776	\$30.00	\$42,400	\$85,552
19	\$5.02	\$4,216	\$8,507	\$9.27	\$10,540	\$21,268	\$16.36	\$21,080	\$42,536	\$30.55	\$42,161	\$85,072
20	\$5.07	\$4,191	\$8,457	\$9.41	\$10,478	\$21,142	\$16.64	\$20,956	\$42,285	\$31.09	\$41,913	\$84,571
21	\$5.13	\$4,165	\$8,404	\$9.55	\$10,413	\$21,011	\$16.91	\$20,827	\$42,023	\$31.64	\$41,654	\$84,047
22	\$5.18	\$4,138	\$8,349	\$9.68	\$10,345	\$20,874	\$17.18	\$20,691	\$41,749	\$32.18	\$41,382	\$83,499
23	\$5.24	\$4,109	\$8,292	\$9.82	\$10,274	\$20,731	\$17.45	\$20,548	\$41,462	\$32.73	\$41,097	\$82,924
24	\$5.29	\$4,079	\$8,231	\$9.95	\$10,199	\$20,579	\$17.73	\$20,398	\$41,159	\$33.27	\$40,797	\$82,319
25	\$5.35	\$4,048	\$8,168	\$10.09	\$10,120	\$20,421	\$18.00	\$20,241	\$40,842	\$33.82	\$40,483	\$81,684
26	\$5.45	\$4,015	\$8,101	\$10.36	\$10,037	\$20,254	\$18.55	\$20,075	\$40,508	\$34.91	\$40,151	\$81,016
27	\$5.67	\$3,979	\$8,030	\$10.91	\$9,949	\$20,075	\$19.64	\$19,899	\$40,151	\$37.09	\$39,798	\$80,302
28	\$5.84	\$3,942	\$7,954	\$11.32	\$9,855	\$19,886	\$20.45	\$19,711	\$39,773	\$38.73	\$39,423	\$79,546
29	\$6.00	\$3,902	\$7,875	\$11.73	\$9,757	\$19,687	\$21.27	\$19,514	\$39,375	\$40.36	\$39,029	\$78,750
30	\$6.22	\$3,861	\$7,791	\$12.27	\$9,653	\$19,477	\$22.36	\$19,306	\$38,955	\$42.55	\$38,612	\$77,911
31	\$6.44	\$3,817	\$7,702	\$12.82	\$9,543	\$19,256	\$23.45	\$19,086	\$38,512	\$44.73	\$38,173	\$77,024
32	\$6.65	\$3,771	\$7,609	\$13.36	\$9,428	\$19,024	\$24.55	\$18,856	\$38,048	\$46.91	\$37,713	\$76,096
33	\$6.93	\$3,723	\$7,512	\$14.05	\$9,307	\$18,781	\$25.91	\$18,615	\$37,562	\$49.64	\$37,231	\$75,124
34	\$7.09	\$3,672	\$7,410	\$14.45	\$9,182	\$18,527	\$26.73	\$18,364	\$37,054	\$51.27	\$36,728	\$74,109
35	\$7.15	\$3,620	\$7,305	\$14.59	\$9,051	\$18,263	\$27.00	\$18,102	\$36,526	\$51.28	\$36,204	\$73,052
36	\$7.47	\$3,565	\$7,195	\$15.41	\$8,914	\$17,988	\$28.64	\$17,829	\$35,976	\$55.09	\$35,659	\$71,953
37	\$7.91	\$3,509	\$7,081	\$16.50	\$8,773	\$17,702	\$30.82	\$17,547	\$35,405	\$59.45	\$35,094	\$70,811
38	\$8.29	\$3,450	\$6,962	\$17.45	\$8,626	\$17,405	\$32.73	\$17,252	\$34,811	\$63.27	\$34,504	\$69,622
39	\$8.67	\$3,388	\$6,838	\$18.41	\$8,472	\$17,095	\$34.64	\$16,944	\$34,190	\$67.09	\$33,889	\$68,380
40	\$9.11	\$3,324	\$6,707	\$19.50	\$8,310	\$16,769	\$36.82	\$16,621	\$33,538	\$71.45	\$33,242	\$67,076
41	\$9.49	\$3,256	\$6,570	\$20.45	\$8,140	\$16,425	\$38.73	\$16,280	\$32,850	\$75.27	\$32,561	\$65,701
42	\$9.87	\$3,184	\$6,425	\$21.41	\$7,961	\$16,063	\$40.64	\$15,922	\$32,127	\$79.09	\$31,845	\$64,255
43	\$10.31	\$3,109	\$6,273	\$22.50	\$7,772	\$15,683	\$42.82	\$15,545	\$31,366	\$83.45	\$31,090	\$62,733
44	\$10.69	\$3,029	\$6,112	\$23.45	\$7,573	\$15,282	\$44.73	\$15,147	\$30,564	\$87.27	\$30,295	\$61,128
45	\$10.75	\$2,945	\$5,942	\$23.59	\$7,363	\$14,857	\$45.00	\$14,726	\$29,714	\$87.82	\$29,452	\$59,429
46	\$11.45	\$2,856	\$5,762	\$25.36	\$7,140	\$14,406	\$48.55	\$14,280	\$28,813	\$94.91	\$28,560	\$57,627

	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
47	\$12.16	\$2,761	\$5,571	\$27.14	\$6,903	\$13,929	\$52.09	\$13,806	\$27,858	\$102.00	\$27,613	\$55,716
48	\$12.93	\$2,660	\$5,368	\$29.05	\$6,651	\$13,422	\$55.91	\$13,303	\$26,844	\$109.64	\$26,607	\$53,688
49	\$13.69	\$2,554	\$5,153	\$30.95	\$6,385	\$12,883	\$59.73	\$12,770	\$25,767	\$117.27	\$25,540	\$51,535
50	\$14.40	\$2,440	\$4,924	\$32.73	\$6,101	\$12,311	\$63.27	\$12,203	\$24,623	\$124.36	\$24,407	\$49,247
51	\$15.16	\$2,320	\$4,681	\$34.64	\$5,800	\$11,703	\$67.09	\$11,600	\$23,407	\$132.00	\$23,201	\$46,815
52	\$15.93	\$2,192	\$4,423	\$36.55	\$5,481	\$11,059	\$70.91	\$10,962	\$22,118	\$139.64	\$21,924	\$44,237
53	\$16.64	\$2,056	\$4,150	\$38.32	\$5,142	\$10,376	\$74.45	\$10,284	\$20,752	\$146.73	\$20,569	\$41,504
54	\$17.40	\$1,913	\$3,860	\$40.23	\$4,782	\$9,651	\$78.27	\$9,565	\$19,302	\$154.36	\$19,131	\$38,604
55	\$17.45	\$1,760	\$3,552	\$40.36	\$4,400	\$8,880	\$78.55	\$8,801	\$17,760	\$154.91	\$17,603	\$35,520
56	\$18.65	\$1,838	\$3,604	\$43.36	\$4,597	\$9,010	\$84.55	\$9,194	\$18,021	\$166.91	\$18,388	\$36,043
57	\$19.91	\$1,920	\$3,657	\$46.50	\$4,800	\$9,144	\$90.82	\$9,601	\$18,288	\$179.45	\$19,202	\$36,576
58	\$21.16	\$2,004	\$3,712	\$49.64	\$5,012	\$9,280	\$97.09	\$10,024	\$18,560	\$192.00	\$20,049	\$37,121
59	\$22.42	\$2,092	\$3,767	\$52.77	\$5,232	\$9,419	\$103.36	\$10,464	\$18,838	\$204.55	\$20,928	\$37,677
60	\$23.67	\$2,184	\$3,824	\$55.91	\$5,460	\$9,562	\$109.64	\$10,920	\$19,124	\$217.09	\$21,841	\$38,248
61	\$24.93	\$2,278	\$3,883	\$59.05	\$5,696	\$9,708	\$115.91	\$11,393	\$19,416	\$229.64	\$22,786	\$38,832
62	\$26.24	\$2,376	\$3,943	\$62.32	\$5,941	\$9,858	\$122.45	\$11,882	\$19,716	\$242.73	\$23,765	\$39,432
63	\$27.49	\$2,477	\$4,004	\$65.45	\$6,193	\$10,011	\$128.73	\$12,387	\$20,022	\$255.27	\$24,774	\$40,045
64	\$28.75	\$2,581	\$4,066	\$68.59	\$6,452	\$10,167	\$135.00	\$12,905	\$20,334	\$267.82	\$25,810	\$40,669
65	\$28.80	\$2,687	\$4,130	\$68.73	\$6,717	\$10,325	\$135.27	\$13,435	\$20,650	\$268.36	\$26,870	\$41,300
66	\$30.65	\$2,795	\$4,194	\$73.36	\$6,989	\$10,485	\$144.55	\$13,978	\$20,971	\$286.91	\$27,956	\$41,942
67	\$33.22	\$2,907	\$4,259	\$79.77	\$7,267	\$10,649	\$157.36	\$14,535	\$21,298	\$312.55	\$29,070	\$42,596
68	\$34.96	\$3,031	\$4,341	\$84.14	\$7,578	\$10,852	\$166.09	\$15,156	\$21,705	\$330.00	\$30,313	\$43,411
69	\$37.69	\$3,169	\$4,439	\$90.95	\$7,924	\$11,098	\$179.73	\$15,848	\$22,196	\$357.27	\$31,697	\$44,392
70	\$39.33	\$3,312	\$4,539	\$95.05	\$8,280	\$11,348	\$187.91	\$16,560	\$22,697	\$373.64	\$33,120	\$45,394
71	\$41.02	\$3,458	\$4,641	\$99.27	\$8,645	\$11,604	\$196.36	\$17,290	\$23,209	\$390.55	\$34,581	\$46,418
72	\$42.82	\$3,608	\$4,748	\$103.77	\$9,022	\$11,870	\$205.36	\$18,044	\$23,741	\$408.55	\$36,089	\$47,482
73	\$44.78	\$3,766	\$4,860	\$108.68	\$9,415	\$12,151	\$215.18	\$18,831	\$24,302	\$428.18	\$37,662	\$48,605
74	\$46.96	\$3,930	\$4,979	\$114.14	\$9,826	\$12,449	\$226.09	\$19,652	\$24,899	\$450.00	\$39,305	\$49,799
75	\$49.42	\$4,100	\$5,105	\$120.27	\$10,251	\$12,764	\$238.36	\$20,503	\$25,528	\$474.55	\$41,006	\$51,056

	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$100,000 Death Benefit Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$6.11	\$5,064	\$8,679	\$12.00	\$12,660	\$21,699	\$21.82	\$25,321	\$43,398	\$41.45	\$50,643	\$86,797
19	\$6.16	\$5,036	\$8,631	\$12.14	\$12,590	\$21,578	\$22.09	\$25,180	\$43,156	\$42.00	\$50,361	\$86,313
20	\$6.22	\$5,006	\$8,580	\$12.27	\$12,516	\$21,452	\$22.36	\$25,033	\$42,904	\$42.55	\$50,067	\$85,809
21	\$6.60	\$4,975	\$8,528	\$13.23	\$12,439	\$21,320	\$24.27	\$24,879	\$42,640	\$46.36	\$49,759	\$85,280
22	\$6.76	\$4,943	\$8,472	\$13.64	\$12,359	\$21,181	\$25.09	\$24,718	\$42,363	\$48.00	\$49,436	\$84,727
23	\$6.82	\$4,909	\$8,414	\$13.77	\$12,274	\$21,037	\$25.36	\$24,549	\$42,074	\$48.55	\$49,098	\$84,148
24	\$6.98	\$4,874	\$8,354	\$14.18	\$12,186	\$20,885	\$26.18	\$24,372	\$41,771	\$50.18	\$48,744	\$83,542
25	\$7.15	\$4,837	\$8,290	\$14.59	\$12,093	\$20,726	\$27.00	\$24,187	\$41,453	\$51.82	\$48,374	\$82,907
26	\$7.36	\$4,798	\$8,224	\$15.14	\$11,996	\$20,560	\$28.09	\$23,992	\$41,120	\$54.00	\$47,985	\$82,240
27	\$7.64	\$4,757	\$8,153	\$15.82	\$11,893	\$20,384	\$29.45	\$23,787	\$40,768	\$56.73	\$47,574	\$81,537
28	\$7.80	\$4,714	\$8,079	\$16.23	\$11,785	\$20,198	\$30.27	\$23,570	\$40,397	\$58.36	\$47,141	\$80,794
29	\$8.02	\$4,668	\$8,000	\$16.77	\$11,670	\$20,002	\$31.36	\$23,341	\$40,004	\$60.55	\$46,683	\$80,009
30	\$8.24	\$4,620	\$7,918	\$17.32	\$11,550	\$19,795	\$32.45	\$23,100	\$39,590	\$62.73	\$46,200	\$79,181
31	\$8.24	\$4,569	\$7,830	\$17.32	\$11,422	\$19,576	\$32.45	\$22,845	\$39,153	\$62.73	\$45,690	\$78,307
32	\$8.62	\$4,515	\$7,738	\$18.27	\$11,288	\$19,347	\$34.36	\$22,577	\$38,694	\$66.55	\$45,154	\$77,388
33	\$8.95	\$4,459	\$7,642	\$19.09	\$11,147	\$19,105	\$36.00	\$22,295	\$38,211	\$69.82	\$44,590	\$76,422
34	\$9.27	\$4,399	\$7,540	\$19.91	\$10,999	\$18,851	\$37.64	\$21,999	\$37,703	\$73.09	\$43,998	\$75,407
35	\$9.60	\$4,337	\$7,434	\$20.73	\$10,843	\$18,585	\$39.27	\$21,687	\$37,170	\$76.36	\$43,375	\$74,340
36	\$9.98	\$4,272	\$7,322	\$21.68	\$10,680	\$18,305	\$41.18	\$21,361	\$36,610	\$80.18	\$42,722	\$73,221
37	\$10.42	\$4,203	\$7,204	\$22.77	\$10,509	\$18,011	\$43.36	\$21,018	\$36,023	\$84.55	\$42,037	\$72,046
38	\$10.91	\$4,131	\$7,081	\$24.00	\$10,329	\$17,703	\$45.82	\$20,658	\$35,406	\$89.45	\$41,317	\$70,812
39	\$11.24	\$4,056	\$6,951	\$24.82	\$10,140	\$17,379	\$47.45	\$20,281	\$34,759	\$92.73	\$40,562	\$69,519
40	\$11.78	\$3,977	\$6,816	\$26.18	\$9,943	\$17,041	\$50.18	\$19,886	\$34,082	\$98.18	\$39,772	\$68,165
41	\$12.11	\$3,894	\$6,674	\$27.00	\$9,736	\$16,686	\$51.82	\$19,472	\$33,373	\$101.45	\$38,945	\$66,747
42	\$12.60	\$3,807	\$6,525	\$28.23	\$9,519	\$16,314	\$54.27	\$19,038	\$32,629	\$106.36	\$38,076	\$65,258
43	\$13.04	\$3,716	\$6,369	\$29.32	\$9,290	\$15,923	\$56.45	\$18,581	\$31,846	\$110.73	\$37,163	\$63,693
44	\$13.47	\$3,619	\$6,203	\$30.41	\$9,049	\$15,509	\$58.64	\$18,098	\$31,019	\$115.09	\$36,197	\$62,038
45	\$14.07	\$3,517	\$6,028	\$31.91	\$8,793	\$15,070	\$61.64	\$17,586	\$30,141	\$121.09	\$35,173	\$60,282
46	\$14.67	\$3,408	\$5,841	\$33.41	\$8,521	\$14,604	\$64.64	\$17,042	\$29,208	\$127.09	\$34,085	\$58,417

	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$100,000 Death Benefit Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
47	\$15.38	\$3,293	\$5,643	\$35.18	\$8,232	\$14,109	\$68.18	\$16,465	\$28,219	\$134.18	\$32,930	\$56,438
48	\$16.04	\$3,170	\$5,433	\$36.82	\$7,925	\$13,584	\$71.45	\$15,851	\$27,168	\$140.73	\$31,703	\$54,336
49	\$16.58	\$3,039	\$5,210	\$38.18	\$7,599	\$13,025	\$74.18	\$15,199	\$26,050	\$146.18	\$30,399	\$52,101
50	\$17.45	\$2,901	\$4,972	\$40.36	\$7,253	\$12,430	\$78.55	\$14,506	\$24,861	\$154.91	\$29,012	\$49,723
51	\$18.00	\$2,753	\$4,719	\$41.73	\$6,883	\$11,798	\$81.27	\$13,767	\$23,596	\$160.36	\$27,535	\$47,193
52	\$18.71	\$2,596	\$4,449	\$43.50	\$6,490	\$11,124	\$84.82	\$12,981	\$22,249	\$167.45	\$25,963	\$44,499
53	\$19.53	\$2,428	\$4,162	\$45.55	\$6,072	\$10,407	\$88.91	\$12,144	\$20,814	\$175.64	\$24,289	\$41,629
54	\$20.40	\$2,250	\$3,856	\$47.73	\$5,625	\$9,641	\$93.27	\$11,251	\$19,283	\$184.36	\$22,502	\$38,567
55	\$21.33	\$2,059	\$3,530	\$50.05	\$5,149	\$8,825	\$97.91	\$10,298	\$17,650	\$193.64	\$20,597	\$35,301
56	\$22.31	\$2,115	\$3,543	\$52.50	\$5,288	\$8,859	\$102.82	\$10,577	\$17,719	\$203.45	\$21,154	\$35,438
57	\$23.18	\$2,169	\$3,555	\$54.68	\$5,424	\$8,887	\$107.18	\$10,848	\$17,775	\$212.18	\$21,696	\$35,550
58	\$24.71	\$2,222	\$3,564	\$58.50	\$5,557	\$8,910	\$114.82	\$11,114	\$17,821	\$227.45	\$22,228	\$35,643
59	\$25.85	\$2,275	\$3,572	\$61.36	\$5,688	\$8,931	\$120.55	\$11,376	\$17,862	\$238.91	\$22,752	\$35,725
60	\$27.22	\$2,327	\$3,579	\$64.77	\$5,817	\$8,949	\$127.36	\$11,635	\$17,899	\$255.55	\$23,270	\$35,799
61	\$28.91	\$2,377	\$3,586	\$69.00	\$5,944	\$8,965	\$135.82	\$11,888	\$17,930	\$269.45	\$23,776	\$35,860
62	\$30.44	\$2,438	\$3,608	\$72.82	\$6,096	\$9,020	\$143.45	\$12,192	\$18,041	\$284.73	\$24,385	\$36,082
63	\$32.24	\$2,505	\$3,639	\$77.32	\$6,263	\$9,099	\$152.45	\$12,527	\$18,199	\$302.73	\$25,055	\$36,399
64	\$34.58	\$2,571	\$3,669	\$83.18	\$6,428	\$9,174	\$164.18	\$12,856	\$18,349	\$326.18	\$25,712	\$36,699
65	\$36.16	\$2,636	\$3,699	\$87.14	\$6,591	\$9,249	\$172.09	\$13,183	\$18,498	\$342.00	\$26,366	\$36,996
66	\$37.69	\$2,703	\$3,731	\$90.95	\$6,758	\$9,328	\$179.73	\$13,517	\$18,657	\$357.27	\$27,035	\$37,314
67	\$41.56	\$2,774	\$3,767	\$100.64	\$6,935	\$9,419	\$199.09	\$13,870	\$18,839	\$396.00	\$27,740	\$37,678
68	\$44.35	\$2,850	\$3,811	\$107.59	\$7,126	\$9,528	\$213.00	\$14,253	\$19,057	\$423.82	\$28,507	\$38,114
69	\$46.58	\$2,936	\$3,864	\$113.18	\$7,340	\$9,662	\$224.18	\$14,680	\$19,324	\$446.18	\$29,360	\$38,649
70	\$48.55	\$3,031	\$3,930	\$112.09	\$7,579	\$9,825	\$234.00	\$15,159	\$19,651	\$465.82	\$30,318	\$39,302
71	\$50.56	\$3,139	\$4,009	\$123.14	\$7,849	\$10,023	\$244.09	\$15,698	\$20,046	\$486.00	\$31,397	\$40,093
72	\$52.69	\$3,263	\$4,106	\$128.45	\$8,159	\$10,265	\$254.73	\$16,319	\$20,530	\$507.27	\$32,638	\$41,060
73	\$54.98	\$3,401	\$4,217	\$134.18	\$8,504	\$10,544	\$266.18	\$17,008	\$21,089	\$530.18	\$34,016	\$42,179
74	\$57.49	\$3,548	\$4,340	\$140.45	\$8,872	\$10,850	\$278.73	\$17,744	\$21,700	\$555.27	\$35,489	\$43,401
75	\$60.27	\$3,707	\$4,474	\$147.41	\$9,267	\$11,185	\$292.64	\$18,535	\$22,371	\$583.09	\$37,071	\$44,743

Carrier Contacts

Benefit	Carrier	Phone #	Website
BenExtend	Aflac	1-800-433-3036	www.aflacgroupinsurance.com
Short-Term Disability	Aflac	1-800-433-3036	www.aflacgroupinsurance.com
Accident	Aflac	1-800-433-3036	www.aflacgroupinsurance.com
Critical Illness	Aflac	1-800-433-3036	www.aflacgroupinsurance.com
Hospital Indemnity	Aflac	1-800-433-3036	www.aflacgroupinsurance.com
Elective & Cosmetic Benefits	Beyond Med	1-844-267-6192	www.beyondmedplans.com
Identity Theft & Legal Protection	U.S. Legal Services	1-800-356-5297	www.uslegalservices.net
Pet Insurance	MetLife	1-800-438-6388	https://mypets.metlife.com/Account/Login
Whole Life Insurance	MassMutual	1-844-975-7522	https://www.massmutual.com/

This brochure provides a highlight of the plans offered by Orange County Classroom Teachers Association and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents, the plan documents or policies shall govern. We reserve the right to modify any of these plans at any time.