

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

All claims are settled by the Office of Employees' Group Life Insurance, P.O. Box 2627, Jersey City, NJ 07303-2627, a non-governmental office established to administer the insurance on behalf of the insuring companies.

Basic Life

Your basic insurance amount depends upon your annual basic pay. (Excludes COLA)

Line 1 — Your current basic pay	\$	
Line 2 — If not an exact thousand, round up to next thousand	\$	
Line 3 — Add \$2,000	\$	2,000
Line 4 — Total Insurance (Add lines 2 & 3)	\$	

Extra Benefit

AGE	FACTOR	AGE	FACTOR
35 or under	2.0	40	1.5
36	1.9	41	1.4
37	1.8	42	1.3
38	1.7	43	1.2
39	1.6	44	1.1
		45	1.0

Line 5 — Basic Life Insurance (Line 4)	\$	
Line 6 — Multiplication factor		x
Line 7 — Total Insurance	\$	

Option A - Standard (\$10,000)

AGE GROUP	BIWEEKLY	MONTHLY
Under age 35	\$.20	\$.43
35 through 39	\$.30	\$.65
40 through 44	\$.40	\$.87
45 through 49	\$.70	\$ 1.52
50 through 54	\$ 1.10	\$ 2.38
55 through 59	\$ 2.00	\$ 4.33
60 through 64	\$ 6.00	\$13.00
65 through 69	\$ 6.00	\$13.00
70 through 74	\$ 6.00	\$13.00
75 through 79	\$ 6.00	\$13.00
80+	\$ 6.00	\$13.00

Accidental Death and Dismemberment

Accidental death benefits are equal to your Basic Life insurance coverage. Accidental dismemberment benefits for the loss of a hand, foot, or eye are equal to one half of the Basic Life insurance amount; however if you lose any two of these, the full amount is payable. This applies to Option A.

Option B - Additional

Basic Life qualifies you to elect Option B - Additional insurance in an amount equal to one, two, three, four, or five times your annual basic pay after rounding to the next \$1,000.

Line 8 — Put the amount in line 2 here	\$	
Line 9 — Multiple		x
Line 10 — Total Insurance (line 8 times line 9)	\$	

WITHHOLDING PER \$1,000 INSURANCE

AGE GROUP	BIWEEKLY	MONTHLY
Under age 35	\$.02	\$.043
35 through 39	\$.03	\$.065
40 through 44	\$.04	\$.087
45 through 49	\$.07	\$.152
50 through 54	\$.11	\$.238
55 through 59	\$.20	\$.433
60 through 64	\$.44	\$.953
65 through 69	\$.54	\$ 1.170
70 through 74	\$.96	\$ 2.080
75 through 79	\$ 1.80	\$ 3.900
80 +	\$ 2.64	\$ 5.720

Option C - Family

Your entitlement to Basic Life qualifies you to elect Option C-Family to cover "eligible family members"; coverage in multiples up to five(5) times of per unit coverage (\$5,000 for spouse and \$2,500 for each dependent child (Maximum \$25,000 on spouse and \$12,500 on each dependent child).

"Eligible family members" means your present spouse and your unmarried dependent children, including an adopted child, a stepchild, or a recognized natural child who is either living with you or who is receiving regular and substantial support from you. To be covered a child must be under 22 years of age or, if 22 or over, incapable of self-support because of mental or physical disability which existed before the child became 22 years of age.

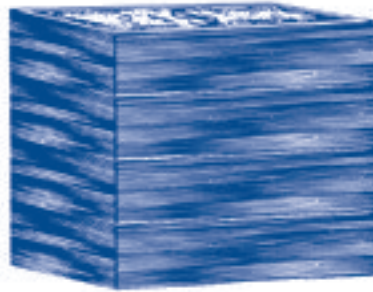
AGE GROUP	BIWEEKLY	MONTHLY
Under age 35	\$.22	\$.48
35 through 39	\$.27	\$.59
40 through 44	\$.41	\$.89
45 through 49	\$.59	\$ 1.28
50 through 54	\$.92	\$ 1.99
55 through 59	\$ 1.48	\$ 3.21
60 through 64	\$ 2.70	\$ 5.85
65 through 69	\$ 3.14	\$ 6.80
70 through 74	\$ 3.83	\$ 8.30
75 through 79	\$ 5.26	\$11.40
80+	\$ 7.20	\$15.60

¹ A retiree may elect to keep the full amount of insurance in force, but must continue to pay the full premium.

RETIREMENT AT AGE 65

Basic Life & Option A

The amount of life insurance decreases at age 65 or at retirement, whichever is later, at a rate of 2% a month until 25% of the amount you had at time of retirement is reached. This also applies for Option A.



100%

Coverage Reduces*

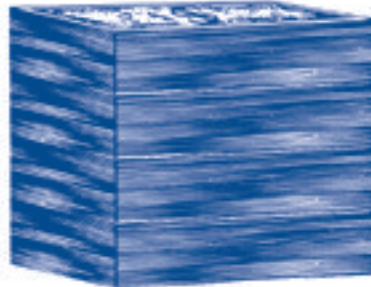
75%

After Retirement



Option B & C

At age 65 Option B - Additional reduces 2% of the original amount per month for 50 months, at which point coverage ceases. You may elect to continue this coverage into retirement, but at a full premium which increases dramatically as you get older.



100%

Coverage Reduces*

100%

After Retirement



0%

* Effective April 24, 1999 Option B and C coverage may be continued after retirement at per \$1,000 rates indicated on preceding page.
Note - Costs for continuing level coverage after retirement can become substantial.

Total Life Insurance

Basic Life \$ _____
 Extra Benefit \$ _____
 Option A (\$10,000) \$ _____
 Option B - Additional \$ _____
 Total Life Insurance \$ _____

Your Option

The chart below will explain which options you currently have.

A = Ineligible	J(1-5) = BL, B, A, C(1-5X)	S = BL, B-4
B = No Benefits	K = BL, B-2	T = BL, A, B-4
C = BL	L = BL, A, B-2	U(1-5) = BL, B-4, C(1-5X)
D = BL, A	M(1-5) = BL, B-2, C(1-5X)	V(1-5) = BL, B-4, A, C(1-5X)
E(1-5) = BL, C(1-5X)	N(1-5) = BL, B-2, A, C(1-5X)	W = BL, B-5
F(1-5) = BL, A, C(1-5X)	O = BL, B-3	X = BL, A, B-5
G = BL, B-1X	P = BL, B-3, A	Y(1-5) = BL, B-5, C(1-5X)
H = BL, A, B-1X	Q(1-5) = BL, B-3, C(1-5X)	Z(1-5) = BL, B-5, A, C(1-5X)
I(1-5) = BL, B, C(1-5X)	R(1-5) = BL, B-3, A, C(1-5X)	

USPS Pay Stub

PAY LOC		FINANCE NO.		EMPLOYEE NAME		EMPLOYEE ID		PAY PERIOD		SERIAL NUMBER			
DETAIL EARNINGS													
GROSS TO NET						LEAVE STATUS							
WK	REC/LEV	RATE	CODE	TYP	HOURS	PAY	THIS PERIOD		YEAR-TO-DATE		ANNUAL LEAVE		
1	P	05	34756	110	W	40 00	1002	63			FROM PREV YR		
Federal Taxes							FED TAX	319 89	639 78		EARNED	THIS YR	
State Taxes							ST TAX	118 55	237 10			BAL	
FERS = 8, CSRS = 1, CSRS Offset = 5							RETIRE 8	13 97	27 94		USED	YR	
Medicare							MEDICARE	29 07	58 14		THIS	PP	
Union Dues							UN W	22 15	44 30		BALANCE		
Bank - Direct Deposit							A LOT	50 00	100 00		SICK LEAVE		
Bank - Direct Deposit							A LOT	225 00	450 00		FROM PREV YR		
Thrift Savings Plan 10%							TSP 10	174 48	348 96		EARNED THIS YR		
FEGLI (See Chart)							IN 3Z5	18 80	37 60		USED	YR	
Health Insurance							HP 105	35 68	71 36		THIS	PP	
Social Security							SOSEC	124 32	248 64		BALANCE		
Savings Bond							BOND	50 00	100 00		LEAVE WITHOUT PAY		
											THIS PP		
											CUMULATIVE		
											BOND DATA		
											UNAPPL BAL		
											NO. ISSUED		
											USPS RETIREMENT		
NET PAY							823.36		3015.90				