



Voluntary Group Term Life Insurance Premium Table

Scheduled Benefit: Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the Table below.

For employees age 75 and older:

Benefit amounts are reduced according to the age-based reduction chart shown in the Voluntary Term Life brochure. When selecting an amount of insurance, you must select a pre-age 75 benefit amount.

Employee/Spouse Premiums:

To find you and your spouse's premium -

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 75 and older: see above comment - **do not select a calculated reduced amount**).
- Spouse premium: Repeat the steps above for your spouse at his/her age at his/her last birthday.
Your spouse must be under age 70 to be enrolled.
- Employee and spouse rates change as insured moves from one age bracket to the next.

Smoker Monthly Premiums

Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$10,000	0.95	0.95	1.26	1.58	2.52	3.47	5.88	6.93	12.70	21.00
\$20,000	1.90	1.90	2.52	3.16	5.04	6.94	11.76	13.86	25.40	42.00
\$30,000	2.85	2.85	3.78	4.74	7.56	10.41	17.64	20.79	38.10	63.00
\$40,000	3.80	3.80	5.04	6.32	10.08	13.88	23.52	27.72	50.80	84.00
\$50,000	4.75	4.75	6.30	7.90	12.60	17.35	29.40	34.65	63.50	105.00
\$60,000	5.70	5.70	7.56	9.48	15.12	20.82	35.28	41.58	76.20	126.00
\$70,000	6.65	6.65	8.82	11.06	17.64	24.29	41.16	48.51	88.90	147.00
\$80,000	7.60	7.60	10.08	12.64	20.16	27.76	47.04	55.44	101.60	168.00
\$90,000	8.55	8.55	11.34	14.22	22.68	31.23	52.92	62.37	114.30	189.00
\$100,000	9.50	9.50	12.60	15.80	25.20	34.70	58.80	69.30	127.00	210.00
\$110,000	10.45	10.45	13.86	17.38	27.72	38.17	64.68	76.23	139.70	231.00
\$120,000	11.40	11.40	15.12	18.96	30.24	41.64	70.56	83.16	152.40	252.00
\$130,000	12.35	12.35	16.38	20.54	32.76	45.11	76.44	90.09	165.10	273.00
\$140,000	13.30	13.30	17.64	22.12	35.28	48.58	82.32	97.02	177.80	294.00
\$150,000	14.25	14.25	18.90	23.70	37.80	52.05	88.20	103.95	190.50	315.00
\$160,000	15.20	15.20	20.16	25.28	40.32	55.52	94.08	110.88	203.20	336.00
\$170,000	16.15	16.15	21.42	26.86	42.84	58.99	99.96	117.81	215.90	357.00
\$180,000	17.10	17.10	22.68	28.44	45.36	62.46	105.84	124.74	228.60	378.00
\$190,000	18.05	18.05	23.94	30.02	47.88	65.93	111.72	131.67	241.30	399.00
\$200,000	19.00	19.00	25.20	31.60	50.40	69.40	117.60	138.60	254.00	420.00
\$210,000	19.95	19.95	26.46	33.18	52.92	72.87	123.48	145.53	266.70	441.00
\$220,000	20.90	20.90	27.72	34.76	55.44	76.34	129.36	152.46	279.40	462.00
\$230,000	21.85	21.85	28.98	36.34	57.96	79.81	135.24	159.39	292.10	483.00
\$240,000	22.80	22.80	30.24	37.92	60.48	83.28	141.12	166.32	304.80	504.00
\$250,000	23.75	23.75	31.50	39.50	63.00	86.75	147.00	173.25	317.50	525.00

Smoker Monthly Premiums

Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$260,000	24.70	24.70	32.76	41.08	65.52	90.22	152.88	180.18	330.20	546.00
\$270,000	25.65	25.65	34.02	42.66	68.04	93.69	158.76	187.11	342.90	567.00
\$280,000	26.60	26.60	35.28	44.24	70.56	97.16	164.64	194.04	355.60	588.00
\$290,000	27.55	27.55	36.54	45.82	73.08	100.63	170.52	200.97	368.30	609.00
\$300,000	28.50	28.50	37.80	47.40	75.60	104.10	176.40	207.90	381.00	630.00
\$310,000	29.45	29.45	39.06	48.98	78.12	107.57	182.28	214.83	393.70	651.00
\$320,000	30.40	30.40	40.32	50.56	80.64	111.04	188.16	221.76	406.40	672.00
\$330,000	31.35	31.35	41.58	52.14	83.16	114.51	194.04	228.69	419.10	693.00
\$340,000	32.30	32.30	42.84	53.72	85.68	117.98	199.92	235.62	431.80	714.00
\$350,000	33.25	33.25	44.10	55.30	88.20	121.45	205.80	242.55	444.50	735.00
\$360,000	34.20	34.20	45.36	56.88	90.72	124.92	211.68	249.48	457.20	756.00
\$370,000	35.15	35.15	46.62	58.46	93.24	128.39	217.56	256.41	469.90	777.00
\$380,000	36.10	36.10	47.88	60.04	95.76	131.86	223.44	263.34	482.60	798.00
\$390,000	37.05	37.05	49.14	61.62	98.28	135.33	229.32	270.27	495.30	819.00
\$400,000	38.00	38.00	50.40	63.20	100.80	138.80	235.20	277.20	508.00	840.00
\$410,000	38.95	38.95	51.66	64.78	103.32	142.27	241.08	284.13	520.70	861.00
\$420,000	39.90	39.90	52.92	66.36	105.84	145.74	246.96	291.06	533.40	882.00
\$430,000	40.85	40.85	54.18	67.94	108.36	149.21	252.84	297.99	546.10	903.00
\$440,000	41.80	41.80	55.44	69.52	110.88	152.68	258.72	304.92	558.80	924.00
\$450,000	42.75	42.75	56.70	71.10	113.40	156.15	264.60	311.85	571.50	945.00
\$460,000	43.70	43.70	57.96	72.68	115.92	159.62	270.48	318.78	584.20	966.00
\$470,000	44.65	44.65	59.22	74.26	118.44	163.09	276.36	325.71	596.90	987.00
\$480,000	45.60	45.60	60.48	75.84	120.96	166.56	282.24	332.64	609.60	1,008.00
\$490,000	46.55	46.55	61.74	77.42	123.48	170.03	288.12	339.57	622.30	1,029.00
\$500,000	47.50	47.50	63.00	79.00	126.00	173.50	294.00	346.50	635.00	1,050.00

Non-Smoker Monthly Premiums

Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$10,000	0.63	0.80	0.90	1.05	1.68	2.31	4.30	6.60	12.70	20.60
\$20,000	1.26	1.60	1.80	2.10	3.36	4.62	8.60	13.20	25.40	41.20
\$30,000	1.89	2.40	2.70	3.15	5.04	6.93	12.90	19.80	38.10	61.80
\$40,000	2.52	3.20	3.60	4.20	6.72	9.24	17.20	26.40	50.80	82.40
\$50,000	3.15	4.00	4.50	5.25	8.40	11.55	21.50	33.00	63.50	103.00
\$60,000	3.78	4.80	5.40	6.30	10.08	13.86	25.80	39.60	76.20	123.60
\$70,000	4.41	5.60	6.30	7.35	11.76	16.17	30.10	46.20	88.90	144.20
\$80,000	5.04	6.40	7.20	8.40	13.44	18.48	34.40	52.80	101.60	164.80
\$90,000	5.67	7.20	8.10	9.45	15.12	20.79	38.70	59.40	114.30	185.40
\$100,000	6.30	8.00	9.00	10.50	16.80	23.10	43.00	66.00	127.00	206.00
\$110,000	6.93	8.80	9.90	11.55	18.48	25.41	47.30	72.60	139.70	226.60
\$120,000	7.56	9.60	10.80	12.60	20.16	27.72	51.60	79.20	152.40	247.20
\$130,000	8.19	10.40	11.70	13.65	21.84	30.03	55.90	85.80	165.10	267.80
\$140,000	8.82	11.20	12.60	14.70	23.52	32.34	60.20	92.40	177.80	288.40
\$150,000	9.45	12.00	13.50	15.75	25.20	34.65	64.50	99.00	190.50	309.00
\$160,000	10.08	12.80	14.40	16.80	26.88	36.96	68.80	105.60	203.20	329.60
\$170,000	10.71	13.60	15.30	17.85	28.56	39.27	73.10	112.20	215.90	350.20
\$180,000	11.34	14.40	16.20	18.90	30.24	41.58	77.40	118.80	228.60	370.80
\$190,000	11.97	15.20	17.10	19.95	31.92	43.89	81.70	125.40	241.30	391.40
\$200,000	12.60	16.00	18.00	21.00	33.60	46.20	86.00	132.00	254.00	412.00

Non-Smoker Monthly Premiums

Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$210,000	13.23	16.80	18.90	22.05	35.28	48.51	90.30	138.60	266.70	432.60
\$220,000	13.86	17.60	19.80	23.10	36.96	50.82	94.60	145.20	279.40	453.20
\$230,000	14.49	18.40	20.70	24.15	38.64	53.13	98.90	151.80	292.10	473.80
\$240,000	15.12	19.20	21.60	25.20	40.32	55.44	103.20	158.40	304.80	494.40
\$250,000	15.75	20.00	22.50	26.25	42.00	57.75	107.50	165.00	317.50	515.00
\$260,000	16.38	20.80	23.40	27.30	43.68	60.06	111.80	171.60	330.20	535.60
\$270,000	17.01	21.60	24.30	28.35	45.36	62.37	116.10	178.20	342.90	556.20
\$280,000	17.64	22.40	25.20	29.40	47.04	64.68	120.40	184.80	355.60	576.80
\$290,000	18.27	23.20	26.10	30.45	48.72	66.99	124.70	191.40	368.30	597.40
\$300,000	18.90	24.00	27.00	31.50	50.40	69.30	129.00	198.00	381.00	618.00
\$310,000	19.53	24.80	27.90	32.55	52.08	71.61	133.30	204.60	393.70	638.60
\$320,000	20.16	25.60	28.80	33.60	53.76	73.92	137.60	211.20	406.40	659.20
\$330,000	20.79	26.40	29.70	34.65	55.44	76.23	141.90	217.80	419.10	679.80
\$340,000	21.42	27.20	30.60	35.70	57.12	78.54	146.20	224.40	431.80	700.40
\$350,000	22.05	28.00	31.50	36.75	58.80	80.85	150.50	231.00	444.50	721.00
\$360,000	22.68	28.80	32.40	37.80	60.48	83.16	154.80	237.60	457.20	741.60
\$370,000	23.31	29.60	33.30	38.85	62.16	85.47	159.10	244.20	469.90	762.20
\$380,000	23.94	30.40	34.20	39.90	63.84	87.78	163.40	250.80	482.60	782.80
\$390,000	24.57	31.20	35.10	40.95	65.52	90.09	167.70	257.40	495.30	803.40
\$400,000	25.20	32.00	36.00	42.00	67.20	92.40	172.00	264.00	508.00	824.00
\$410,000	25.83	32.80	36.90	43.05	68.88	94.71	176.30	270.60	520.70	844.60
\$420,000	26.46	33.60	37.80	44.10	70.56	97.02	180.60	277.20	533.40	865.20
\$430,000	27.09	34.40	38.70	45.15	72.24	99.33	184.90	283.80	546.10	885.80
\$440,000	27.72	35.20	39.60	46.20	73.92	101.64	189.20	290.40	558.80	906.40
\$450,000	28.35	36.00	40.50	47.25	75.60	103.95	193.50	297.00	571.50	927.00
\$460,000	28.98	36.80	41.40	48.30	77.28	106.26	197.80	303.60	584.20	947.60
\$470,000	29.61	37.60	42.30	49.35	78.96	108.57	202.10	310.20	596.90	968.20
\$480,000	30.24	38.40	43.20	50.40	80.64	110.88	206.40	316.80	609.60	988.80
\$490,000	30.87	39.20	44.10	51.45	82.32	113.19	210.70	323.40	622.30	1,009.40
\$500,000	31.50	40.00	45.00	52.50	84.00	115.50	215.00	330.00	635.00	1,030.00

Dependent Child(ren) Monthly Premiums:

Benefit Amount	Premium
\$2,500	\$0.50
\$5,000	\$1.00
\$7,500	\$1.50
\$10,000	\$2.00

(one rate for all eligible children in family, regardless of number)



Voluntary AD&D Insurance Premium Table

Benefit – Each eligible employee may elect an amount of insurance, in increments of \$10,000 to a maximum of \$500,000

Benefit Amount	Employee	Family	Benefit Amount	Employee	Family	Benefit Amount	Employee	Family
\$10,000	0.25	0.30	\$110,000	2.75	3.30	\$210,000	5.25	6.30
\$20,000	0.50	0.60	\$120,000	3.00	3.60	\$220,000	5.50	6.60
\$30,000	0.75	0.90	\$130,000	3.25	3.90	\$230,000	5.75	6.90
\$40,000	1.00	1.20	\$140,000	3.50	4.20	\$240,000	6.00	7.20
\$50,000	1.25	1.50	\$150,000	3.75	4.50	\$250,000	6.25	7.50
\$60,000	1.50	1.80	\$160,000	4.00	4.80	\$260,000	6.50	7.80
\$70,000	1.75	2.10	\$170,000	4.25	5.10	\$270,000	6.75	8.10
\$80,000	2.00	2.40	\$180,000	4.50	5.40	\$280,000	7.00	8.40
\$90,000	2.25	2.70	\$190,000	4.75	5.70	\$290,000	7.25	8.70
\$100,000	2.50	3.00	\$200,000	5.00	6.00	\$300,000	7.50	9.00

Benefit Amount	Employee	Family	Benefit Amount	Employee	Family
\$310,000	7.75	9.30	\$410,000	10.25	12.30
\$320,000	8.00	9.60	\$420,000	10.50	12.60
\$330,000	8.25	9.90	\$430,000	10.75	12.90
\$340,000	8.50	10.20	\$440,000	11.00	13.20
\$350,000	8.75	10.50	\$450,000	11.25	13.50
\$360,000	9.00	10.80	\$460,000	11.50	13.80
\$370,000	9.25	11.10	\$470,000	11.75	14.10
\$380,000	9.50	11.40	\$480,000	12.00	14.40
\$390,000	9.75	11.70	\$490,000	12.25	14.70
\$400,000	10.00	12.00	\$500,000	12.50	15.00