

BELGRADE SCHOOL DISTRICT

Voluntary-term Life/AD&D

Estimated employee Monthly premium amounts

End of the rate guarantee period: 08/31/2019

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$10,000	\$0.72	\$0.90	\$0.99	\$1.07	\$1.96	\$3.46	\$6.47	\$9.38	\$6,500	\$10.40	\$5,000	\$13.14
\$20,000	\$1.44	\$1.80	\$1.98	\$2.14	\$3.92	\$6.92	\$12.94	\$18.76	\$13,000	\$20.82	\$10,000	\$26.26
\$30,000	\$2.16	\$2.70	\$2.97	\$3.21	\$5.88	\$10.38	\$19.41	\$28.14	\$19,500	\$31.22	\$15,000	\$39.40
\$40,000	\$2.88	\$3.60	\$3.96	\$4.28	\$7.84	\$13.84	\$25.88	\$37.52	\$26,000	\$41.62	\$20,000	\$52.52
\$50,000	\$3.60	\$4.50	\$4.95	\$5.35	\$9.80	\$17.30	\$32.35	\$46.90	\$32,500	\$52.04	\$25,000	\$65.66
\$60,000	\$4.32	\$5.40	\$5.94	\$6.42	\$11.76	\$20.76	\$38.82	\$56.28	\$39,000	\$62.44	\$30,000	\$78.78
\$70,000	\$5.04	\$6.30	\$6.93	\$7.49	\$13.72	\$24.22	\$45.29	\$65.66	\$45,500	\$72.84	\$35,000	\$91.92
\$80,000	\$5.76	\$7.20	\$7.92	\$8.56	\$15.68	\$27.68	\$51.76	\$75.04	\$52,000	\$83.25	\$40,000	\$105.04
\$90,000	\$6.48	\$8.10	\$8.91	\$9.63	\$17.64	\$31.14	\$58.23	\$84.42	\$58,500	\$93.66	\$45,000	\$118.18
\$100,000	\$7.20	\$9.00	\$9.90	\$10.70	\$19.60	\$34.60	\$64.70	\$93.80	\$65,000	\$104.07	\$50,000	\$131.30
\$110,000	\$7.92	\$9.90	\$10.89	\$11.77	\$21.56	\$38.06	\$71.17	\$103.18	\$71,500	\$114.47	\$55,000	\$144.44
\$120,000	\$8.64	\$10.80	\$11.88	\$12.84	\$23.52	\$41.52	\$77.64	\$112.56	\$78,000	\$124.88	\$60,000	\$157.56
\$130,000	\$9.36	\$11.70	\$12.87	\$13.91	\$25.48	\$44.98	\$84.11	\$121.94	\$84,500	\$135.29	\$65,000	\$170.70
\$140,000	\$10.08	\$12.60	\$13.86	\$14.98	\$27.44	\$48.44	\$90.58	\$131.32	\$91,000	\$145.69	\$70,000	\$183.82
\$150,000	\$10.80	\$13.50	\$14.85	\$16.05	\$29.40	\$51.90	\$97.05	\$140.70	\$97,500	\$156.10	\$75,000	\$196.96
\$160,000	\$11.52	\$14.40	\$15.84	\$17.12	\$31.36	\$55.36	\$103.52	\$150.08	\$104,000	\$166.51	\$80,000	\$210.08
\$170,000	\$12.24	\$15.30	\$16.83	\$18.19	\$33.32	\$58.82	\$109.99	\$159.46	\$110,500	\$176.91	\$85,000	\$223.22
\$180,000	\$12.96	\$16.20	\$17.82	\$19.26	\$35.28	\$62.28	\$116.46	\$168.84	\$117,000	\$187.31	\$90,000	\$236.34
\$190,000	\$13.68	\$17.10	\$18.81	\$20.33	\$37.24	\$65.74	\$122.93	\$178.22	\$123,500	\$197.73	\$95,000	\$249.48
\$200,000	\$14.40	\$18.00	\$19.80	\$21.40	\$39.20	\$69.20	\$129.40	\$187.60	\$130,000	\$208.13	\$100,000	\$262.60
\$210,000	\$15.12	\$18.90	\$20.79	\$22.47	\$41.16	\$72.66	\$135.87	\$196.98	\$136,500	\$218.53	\$105,000	\$275.74
\$220,000	\$15.84	\$19.80	\$21.78	\$23.54	\$43.12	\$76.12	\$142.34	\$206.36	\$143,000	\$228.95	\$110,000	\$288.86
\$230,000	\$16.56	\$20.70	\$22.77	\$24.61	\$45.08	\$79.58	\$148.81	\$215.74	\$149,500	\$239.35	\$115,000	\$302.00
\$240,000	\$17.28	\$21.60	\$23.76	\$25.68	\$47.04	\$83.04	\$155.28	\$225.12	\$156,000	\$249.75	\$120,000	\$315.12
\$250,000	\$18.00	\$22.50	\$24.75	\$26.75	\$49.00	\$86.50	\$161.75	\$234.50	\$162,500	\$260.17	\$125,000	\$328.26
\$260,000	\$18.72	\$23.40	\$25.74	\$27.82	\$50.96	\$89.96	\$168.22	\$243.88	\$169,000	\$270.57	\$130,000	\$341.38
\$270,000	\$19.44	\$24.30	\$26.73	\$28.89	\$52.92	\$93.42	\$174.69	\$253.26	\$175,500	\$280.97	\$135,000	\$354.52
\$280,000	\$20.16	\$25.20	\$27.72	\$29.96	\$54.88	\$96.88	\$181.16	\$262.64	\$182,000	\$291.38	\$140,000	\$367.64
\$290,000	\$20.88	\$26.10	\$28.71	\$31.03	\$56.84	\$100.34	\$187.63	\$272.02	\$188,500	\$301.79	\$145,000	\$380.78
\$300,000	\$21.60	\$27.00	\$29.70	\$32.10	\$58.80	\$103.80	\$194.10	\$281.40	\$195,000	\$312.20	\$150,000	\$393.90
\$310,000	\$22.32	\$27.90	\$30.69	\$33.17	\$60.76	\$107.26	\$200.57	\$290.78	\$201,500	\$322.60	\$155,000	\$407.04
\$320,000	\$23.04	\$28.80	\$31.68	\$34.24	\$62.72	\$110.72	\$207.04	\$300.16	\$208,000	\$333.01	\$160,000	\$420.16
\$330,000	\$23.76	\$29.70	\$32.67	\$35.31	\$64.68	\$114.18	\$213.51	\$309.54	\$214,500	\$343.42	\$165,000	\$433.30

If your age changes to a different rate band during the guarantee period, your monthly premium will change to reflect the new rate band effective on the next policy anniversary date.



BELGRADE SCHOOL DISTRICT

Voluntary-term Life/AD&D

Estimated spouse Monthly premium amounts

End of the rate guarantee period: 08/31/2019

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$5,000	\$0.37	\$0.46	\$0.50	\$0.54	\$0.99	\$1.74	\$3.24	\$4.70	\$3,250	\$5.20	\$2,500	\$6.57
\$10,000	\$0.72	\$0.90	\$0.99	\$1.07	\$1.96	\$3.46	\$6.47	\$9.38	\$6,500	\$10.40	\$5,000	\$13.14
\$15,000	\$1.09	\$1.36	\$1.49	\$1.61	\$2.95	\$5.20	\$9.71	\$14.08	\$9,750	\$15.61	\$7,500	\$19.69
\$20,000	\$1.44	\$1.80	\$1.98	\$2.14	\$3.92	\$6.92	\$12.94	\$18.76	\$13,000	\$20.82	\$10,000	\$26.26
\$25,000	\$1.81	\$2.26	\$2.48	\$2.68	\$4.91	\$8.66	\$16.18	\$23.46	\$16,250	\$26.02	\$12,500	\$32.83
\$30,000	\$2.16	\$2.70	\$2.97	\$3.21	\$5.88	\$10.38	\$19.41	\$28.14	\$19,500	\$31.22	\$15,000	\$39.40
\$35,000	\$2.53	\$3.16	\$3.47	\$3.75	\$6.87	\$12.12	\$22.65	\$32.84	\$22,750	\$36.42	\$17,500	\$45.95
\$40,000	\$2.88	\$3.60	\$3.96	\$4.28	\$7.84	\$13.84	\$25.88	\$37.52	\$26,000	\$41.62	\$20,000	\$52.52
\$45,000	\$3.25	\$4.06	\$4.46	\$4.82	\$8.83	\$15.58	\$29.12	\$42.22	\$29,250	\$46.83	\$22,500	\$59.09
\$50,000	\$3.60	\$4.50	\$4.95	\$5.35	\$9.80	\$17.30	\$32.35	\$46.90	\$32,500	\$52.04	\$25,000	\$65.66
\$55,000	\$3.97	\$4.96	\$5.45	\$5.89	\$10.79	\$19.04	\$35.59	\$51.60	\$35,750	\$57.24	\$27,500	\$72.21
\$60,000	\$4.32	\$5.40	\$5.94	\$6.42	\$11.76	\$20.76	\$38.82	\$56.28	\$39,000	\$62.44	\$30,000	\$78.78
\$65,000	\$4.69	\$5.86	\$6.44	\$6.96	\$12.75	\$22.50	\$42.06	\$60.98	\$42,250	\$67.64	\$32,500	\$85.35
\$70,000	\$5.04	\$6.30	\$6.93	\$7.49	\$13.72	\$24.22	\$45.29	\$65.66	\$45,500	\$72.84	\$35,000	\$91.92
\$75,000	\$5.41	\$6.76	\$7.43	\$8.03	\$14.71	\$25.96	\$48.53	\$70.36	\$48,750	\$78.05	\$37,500	\$98.47
\$80,000	\$5.76	\$7.20	\$7.92	\$8.56	\$15.68	\$27.68	\$51.76	\$75.04	\$52,000	\$83.25	\$40,000	\$105.04
\$85,000	\$6.13	\$7.66	\$8.42	\$9.10	\$16.67	\$29.42	\$55.00	\$79.74	\$55,250	\$88.46	\$42,500	\$111.61
\$90,000	\$6.48	\$8.10	\$8.91	\$9.63	\$17.64	\$31.14	\$58.23	\$84.42	\$58,500	\$93.66	\$45,000	\$118.18
\$95,000	\$6.85	\$8.56	\$9.41	\$10.17	\$18.63	\$32.88	\$61.47	\$89.12	\$61,750	\$98.86	\$47,500	\$124.73
\$100,000	\$7.20	\$9.00	\$9.90	\$10.70	\$19.60	\$34.60	\$64.70	\$93.80	\$65,000	\$104.07	\$50,000	\$131.30
\$105,000	\$7.57	\$9.46	\$10.40	\$11.24	\$20.59	\$36.34	\$67.94	\$98.50	\$68,250	\$109.27	\$52,500	\$137.87
\$110,000	\$7.92	\$9.90	\$10.89	\$11.77	\$21.56	\$38.06	\$71.17	\$103.18	\$71,500	\$114.47	\$55,000	\$144.44
\$115,000	\$8.29	\$10.36	\$11.39	\$12.31	\$22.55	\$39.80	\$74.41	\$107.88	\$74,750	\$119.67	\$57,500	\$150.99
\$120,000	\$8.64	\$10.80	\$11.88	\$12.84	\$23.52	\$41.52	\$77.64	\$112.56	\$78,000	\$124.88	\$60,000	\$157.56
\$125,000	\$9.01	\$11.26	\$12.38	\$13.38	\$24.51	\$43.26	\$80.88	\$117.26	\$81,250	\$130.08	\$62,500	\$164.13
\$130,000	\$9.36	\$11.70	\$12.87	\$13.91	\$25.48	\$44.98	\$84.11	\$121.94	\$84,500	\$135.29	\$65,000	\$170.70
\$135,000	\$9.73	\$12.16	\$13.37	\$14.45	\$26.47	\$46.72	\$87.35	\$126.64	\$87,750	\$140.49	\$67,500	\$177.25
\$140,000	\$10.08	\$12.60	\$13.86	\$14.98	\$27.44	\$48.44	\$90.58	\$131.32	\$91,000	\$145.69	\$70,000	\$183.82
\$145,000	\$10.45	\$13.06	\$14.36	\$15.52	\$28.43	\$50.18	\$93.82	\$136.02	\$94,250	\$150.89	\$72,500	\$190.39
\$150,000	\$10.80	\$13.50	\$14.85	\$16.05	\$29.40	\$51.90	\$97.05	\$140.70	\$97,500	\$156.10	\$75,000	\$196.96
\$155,000	\$11.17	\$13.96	\$15.35	\$16.59	\$30.39	\$53.64	\$100.29	\$145.40	\$100,750	\$161.30	\$77,500	\$203.51
\$160,000	\$11.52	\$14.40	\$15.84	\$17.12	\$31.36	\$55.36	\$103.52	\$150.08	\$104,000	\$166.51	\$80,000	\$210.08
\$165,000	\$11.89	\$14.86	\$16.34	\$17.66	\$32.35	\$57.10	\$106.76	\$154.78	\$107,250	\$171.71	\$82,500	\$216.65

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Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$170,000	\$12.24	\$15.30	\$16.83	\$18.19	\$33.32	\$58.82	\$109.99	\$159.46	\$110,500	\$176.91	\$85,000	\$223.22
\$175,000	\$12.61	\$15.76	\$17.33	\$18.73	\$34.31	\$60.56	\$113.23	\$164.16	\$113,750	\$182.11	\$87,500	\$229.77
\$180,000	\$12.96	\$16.20	\$17.82	\$19.26	\$35.28	\$62.28	\$116.46	\$168.84	\$117,000	\$187.31	\$90,000	\$236.34
\$185,000	\$13.33	\$16.66	\$18.32	\$19.80	\$36.27	\$64.02	\$119.70	\$173.54	\$120,250	\$192.52	\$92,500	\$242.91
\$190,000	\$13.68	\$17.10	\$18.81	\$20.33	\$37.24	\$65.74	\$122.93	\$178.22	\$123,500	\$197.73	\$95,000	\$249.48
\$195,000	\$14.05	\$17.56	\$19.31	\$20.87	\$38.23	\$67.48	\$126.17	\$182.92	\$126,750	\$202.93	\$97,500	\$256.03
\$200,000	\$14.40	\$18.00	\$19.80	\$21.40	\$39.20	\$69.20	\$129.40	\$187.60	\$130,000	\$208.13	\$100,000	\$262.60

Child Deduction Schedule

\$2,000	\$0.40
\$4,000	\$0.80
\$10,000	\$1.00

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Estimated employee Monthly premium amounts

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Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$340,000	\$24.48	\$30.60	\$33.66	\$36.38	\$66.64	\$117.64	\$219.98	\$318.92	\$221,000	\$353.82	\$170,000	\$446.42
\$350,000	\$25.20	\$31.50	\$34.65	\$37.45	\$68.60	\$121.10	\$226.45	\$328.30	\$227,500	\$364.23	\$175,000	\$459.56
\$360,000	\$25.92	\$32.40	\$35.64	\$38.52	\$70.56	\$124.56	\$232.92	\$337.68	\$234,000	\$374.64	\$180,000	\$472.68
\$370,000	\$26.64	\$33.30	\$36.63	\$39.59	\$72.52	\$128.02	\$239.39	\$347.06	\$240,500	\$385.04	\$185,000	\$485.82
\$380,000	\$27.36	\$34.20	\$37.62	\$40.66	\$74.48	\$131.48	\$245.86	\$356.44	\$247,000	\$395.44	\$190,000	\$498.94
\$390,000	\$28.08	\$35.10	\$38.61	\$41.73	\$76.44	\$134.94	\$252.33	\$365.82	\$253,500	\$405.86	\$195,000	\$512.08
\$400,000	\$28.80	\$36.00	\$39.60	\$42.80	\$78.40	\$138.40	\$258.80	\$375.20	\$260,000	\$416.26	\$200,000	\$525.20
\$410,000	\$29.52	\$36.90	\$40.59	\$43.87	\$80.36	\$141.86	\$265.27	\$384.58	\$266,500	\$426.66	\$205,000	\$538.34
\$420,000	\$30.24	\$37.80	\$41.58	\$44.94	\$82.32	\$145.32	\$271.74	\$393.96	\$273,000	\$437.08	\$210,000	\$551.46
\$430,000	\$30.96	\$38.70	\$42.57	\$46.01	\$84.28	\$148.78	\$278.21	\$403.34	\$279,500	\$447.48	\$215,000	\$564.60
\$440,000	\$31.68	\$39.60	\$43.56	\$47.08	\$86.24	\$152.24	\$284.68	\$412.72	\$286,000	\$457.88	\$220,000	\$577.72
\$450,000	\$32.40	\$40.50	\$44.55	\$48.15	\$88.20	\$155.70	\$291.15	\$422.10	\$292,500	\$468.30	\$225,000	\$590.86
\$460,000	\$33.12	\$41.40	\$45.54	\$49.22	\$90.16	\$159.16	\$297.62	\$431.48	\$299,000	\$478.70	\$230,000	\$603.98
\$470,000	\$33.84	\$42.30	\$46.53	\$50.29	\$92.12	\$162.62	\$304.09	\$440.86	\$305,500	\$489.10	\$235,000	\$617.12
\$480,000	\$34.56	\$43.20	\$47.52	\$51.36	\$94.08	\$166.08	\$310.56	\$450.24	\$312,000	\$499.51	\$240,000	\$630.24
\$490,000	\$35.28	\$44.10	\$48.51	\$52.43	\$96.04	\$169.54	\$317.03	\$459.62	\$318,500	\$509.92	\$245,000	\$643.38
\$500,000	\$36.00	\$45.00	\$49.50	\$53.50	\$98.00	\$173.00	\$323.50	\$469.00	\$325,000	\$520.33	\$250,000	\$656.50

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