

**Supplemental Life & AD&D - Employee  
Cost / Payroll (24 Cycles)**

Age		\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
<24	0.065	\$0.65	\$0.98	\$1.30	\$1.63	\$1.95	\$2.28	\$2.60	\$2.93	\$3.25	\$3.58	\$3.90	\$4.23	\$4.55	\$4.88	\$5.20	\$5.53	\$5.85	\$6.18	\$6.50	\$6.83	\$7.15	\$7.48	\$7.80	\$8.13	\$8.45	\$8.78	\$9.10	\$9.43	\$9.75
25-29	0.075	\$0.75	\$1.13	\$1.50	\$1.88	\$2.25	\$2.63	\$3.00	\$3.38	\$3.75	\$4.13	\$4.50	\$4.88	\$5.25	\$5.63	\$6.00	\$6.38	\$6.75	\$7.13	\$7.50	\$7.88	\$8.25	\$8.63	\$9.00	\$9.38	\$9.75	\$10.13	\$10.50	\$10.88	\$11.25
30-34	0.095	\$0.95	\$1.43	\$1.90	\$2.38	\$2.85	\$3.33	\$3.80	\$4.28	\$4.75	\$5.23	\$5.70	\$6.18	\$6.65	\$7.13	\$7.60	\$8.08	\$8.55	\$9.03	\$9.50	\$9.98	\$10.45	\$10.93	\$11.40	\$11.88	\$12.35	\$12.83	\$13.30	\$13.78	\$14.25
35-39	0.125	\$1.25	\$1.88	\$2.50	\$3.13	\$3.75	\$4.38	\$5.00	\$5.63	\$6.25	\$6.88	\$7.50	\$8.13	\$8.75	\$9.38	\$10.00	\$10.63	\$11.25	\$11.88	\$12.50	\$13.13	\$13.75	\$14.38	\$15.00	\$15.63	\$16.25	\$16.88	\$17.50	\$18.13	\$18.75
40-44	0.165	\$1.65	\$2.48	\$3.30	\$4.13	\$4.95	\$5.78	\$6.60	\$7.43	\$8.25	\$9.08	\$9.90	\$10.73	\$11.55	\$12.38	\$13.20	\$14.03	\$14.85	\$15.68	\$16.50	\$17.33	\$18.15	\$18.98	\$19.80	\$20.63	\$21.45	\$22.28	\$23.10	\$23.93	\$24.75
45-49	0.215	\$2.15	\$3.23	\$4.30	\$5.38	\$6.45	\$7.53	\$8.60	\$9.68	\$10.75	\$11.83	\$12.90	\$13.98	\$15.05	\$16.13	\$17.20	\$18.28	\$19.35	\$20.43	\$21.50	\$22.58	\$23.65	\$24.73	\$25.80	\$26.88	\$27.95	\$29.03	\$30.10	\$31.18	\$32.25
50-54	0.325	\$3.25	\$4.88	\$6.50	\$8.13	\$9.75	\$11.38	\$13.00	\$14.63	\$16.25	\$17.88	\$19.50	\$21.13	\$22.75	\$24.38	\$26.00	\$27.63	\$29.25	\$30.88	\$32.50	\$34.13	\$35.75	\$37.38	\$39.00	\$40.63	\$42.25	\$43.88	\$45.50	\$47.13	\$48.75
55-59	0.495	\$4.95	\$7.43	\$9.90	\$12.38	\$14.85	\$17.33	\$19.80	\$22.28	\$24.75	\$27.23	\$29.70	\$32.18	\$34.65	\$37.13	\$39.60	\$42.08	\$44.55	\$47.03	\$49.50	\$51.98	\$54.45	\$56.93	\$59.40	\$61.88	\$64.35	\$66.83	\$69.30	\$71.78	\$74.25
60-64	0.735	\$7.35	\$11.03	\$14.70	\$18.38	\$22.05	\$25.73	\$29.40	\$33.08	\$36.75	\$40.43	\$44.10	\$47.78	\$51.45	\$55.13	\$58.80	\$62.48	\$66.15	\$69.83	\$73.50	\$77.18	\$80.85	\$84.53	\$88.20	\$91.88	\$95.55	\$99.23	\$102.90	\$106.58	\$110.25
65-69	1.365	\$13.65	\$20.48	\$27.30	\$34.13	\$40.95	\$47.78	\$54.60	\$61.43	\$68.25	\$75.08	\$81.90	\$88.73	\$95.55	\$102.38	\$109.20	\$116.03	\$122.85	\$129.68	\$136.50	\$143.33	\$150.15	\$156.98	\$163.80	\$170.63	\$177.45	\$184.28	\$191.10	\$197.93	\$204.75
70-74	2.195	\$10.98	\$16.46	\$21.95	\$27.44	\$32.93	\$38.41	\$43.90	\$49.39	\$54.88	\$60.36	\$65.85	\$71.34	\$76.83	\$82.31	\$87.80	\$93.29	\$98.78	\$104.26	\$109.75	\$115.24	\$120.73	\$126.21	\$131.70	\$137.19	\$142.68	\$148.16	\$153.65	\$159.14	\$164.63
75-79	2.915	\$14.58	\$21.86	\$29.15	\$36.44	\$43.73	\$51.01	\$58.30	\$65.59	\$72.88	\$80.16	\$87.45	\$94.74	\$102.03	\$109.31	\$116.60	\$123.89	\$131.18	\$138.46	\$145.75	\$153.04	\$160.33	\$167.61	\$174.90	\$182.19	\$189.48	\$196.76	\$204.05	\$211.34	\$218.63
80-84	3.815	\$19.08	\$28.61	\$38.15	\$47.69	\$57.23	\$66.76	\$76.30	\$85.84	\$95.38	\$104.91	\$114.45	\$123.99	\$133.53	\$143.06	\$152.60	\$162.14	\$171.68	\$181.21	\$190.75	\$200.29	\$209.83	\$219.36	\$228.90	\$238.44	\$247.98	\$257.51	\$267.05	\$276.59	\$286.13
85-89	5.015	\$25.08	\$37.61	\$50.15	\$62.69	\$75.23	\$87.76	\$100.30	\$112.84	\$125.38	\$137.91	\$150.45	\$162.99	\$175.53	\$188.06	\$200.60	\$213.14	\$225.68	\$238.21	\$250.75	\$263.29	\$275.83	\$288.36	\$300.90	\$313.44	\$325.98	\$338.51	\$351.05	\$363.59	\$376.13
90+	7.265	\$36.33	\$54.49	\$72.65	\$90.81	\$108.98	\$127.14	\$145.30	\$163.46	\$181.63	\$199.79	\$217.95	\$236.11	\$254.28	\$272.44	\$290.60	\$308.76	\$326.93	\$345.09	\$363.25	\$381.41	\$399.58	\$417.74	\$435.90	\$454.06	\$472.23	\$490.39	\$508.55	\$526.71	\$544.88

Supplemental Life - Children  
Cost / Payroll - 24 Cycles

Child Optic \$5,000	\$0.25
Child Optic \$10,000	\$0.50

Ages 70+ benefits reduce by 50% and rates reflect the reduced benefit

**Supplemental Life & AD&D - Spouse  
Cost / Payroll (24 Cycles)**

Age		\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000
<24	0.065	\$0.33	\$0.49	\$0.65	\$0.81	\$0.98	\$1.14	\$1.30	\$1.46	\$1.63	\$1.79	\$1.95	\$2.11	\$2.28	\$2.44	\$2.60	\$2.76	\$2.93	\$3.09	\$3.25	\$3.41	\$3.58	\$3.74	\$3.90	\$4.06	\$4.23	\$4.39	\$4.55	\$4.71	\$4.88
25-29	0.075	\$0.38	\$0.56	\$0.75	\$0.94	\$1.13	\$1.31	\$1.50	\$1.69	\$1.88	\$2.06	\$2.25	\$2.44	\$2.63	\$2.81	\$3.00	\$3.19	\$3.38	\$3.56	\$3.75	\$3.94	\$4.13	\$4.31	\$4.50	\$4.69	\$4.88	\$5.06	\$5.25	\$5.44	\$5.63
30-34	0.095	\$0.48	\$0.71	\$0.95	\$1.19	\$1.43	\$1.66	\$1.90	\$2.14	\$2.38	\$2.61	\$2.85	\$3.09	\$3.33	\$3.56	\$3.80	\$4.04	\$4.28	\$4.51	\$4.75	\$4.99	\$5.23	\$5.46	\$5.70	\$5.94	\$6.18	\$6.41	\$6.65	\$6.89	\$7.13
35-39	0.125	\$0.63	\$0.94	\$1.25	\$1.56	\$1.88	\$2.19	\$2.50	\$2.81	\$3.13	\$3.44	\$3.75	\$4.06	\$4.38	\$4.69	\$5.00	\$5.31	\$5.63	\$5.94	\$6.25	\$6.56	\$6.88	\$7.19	\$7.50	\$7.81	\$8.13	\$8.44	\$8.75	\$9.06	\$9.38
40-44	0.165	\$0.83	\$1.24	\$1.65	\$2.06	\$2.48	\$2.89	\$3.30	\$3.71	\$4.13	\$4.54	\$4.95	\$5.36	\$5.78	\$6.19	\$6.60	\$7.01	\$7.43	\$7.84	\$8.25	\$8.66	\$9.08	\$9.49	\$9.90	\$10.31	\$10.73	\$11.14	\$11.55	\$11.96	\$12.38
45-49	0.215	\$1.08	\$1.61	\$2.15	\$2.69	\$3.23	\$3.76	\$4.30	\$4.84	\$5.38	\$5.91	\$6.45	\$6.99	\$7.53	\$8.06	\$8.60	\$9.14	\$9.68	\$10.21	\$10.75	\$11.29	\$11.83	\$12.36	\$12.90	\$13.44	\$13.98	\$14.51	\$15.05	\$15.59	\$16.13
50-54	0.325	\$1.63	\$2.44	\$3.25	\$4.06	\$4.88	\$5.69	\$6.50	\$7.31	\$8.13	\$8.94	\$9.75	\$10.56	\$11.38	\$12.19	\$13.00	\$13.81	\$14.63	\$15.44	\$16.25	\$17.06	\$17.88	\$18.69	\$19.50	\$20.31	\$21.13	\$21.94	\$22.75	\$23.56	\$24.38
55-59	0.495	\$2.48	\$3.71	\$4.95	\$6.19	\$7.43	\$8.66	\$9.90	\$11.14	\$12.38	\$13.61	\$14.85	\$16.09	\$17.33	\$18.56	\$19.80	\$21.04	\$22.28	\$23.51	\$24.75	\$25.99	\$27.23	\$28.46	\$29.70	\$30.94	\$32.18	\$33.41	\$34.65	\$35.89	\$37.13
60-64	0.735	\$3.68	\$5.51	\$7.35	\$9.19	\$11.03	\$12.86	\$14.70	\$16.54	\$18.38	\$20.21	\$22.05	\$23.89	\$25.73	\$27.56	\$29.40	\$31.24	\$33.08	\$34.91	\$36.75	\$38.59	\$40.43	\$42.26	\$44.10	\$45.94	\$47.78	\$49.61	\$51.45	\$53.29	\$55.13
65-69	1.365	\$6.83	\$10.24	\$13.65	\$17.06	\$20.48	\$23.89	\$27.30	\$30.71	\$34.13	\$37.54	\$40.95	\$44.36	\$47.78	\$51.19	\$54.60	\$58.01	\$61.43	\$64.84	\$68.25	\$71.66	\$75.08	\$78.49	\$81.90	\$85.31	\$88.73	\$92.14	\$95.55	\$98.96	\$102.38
70-74	2.195	\$5.49	\$8.78	\$10.98	\$14.27	\$16.46	\$19.76	\$21.95	\$25.24	\$27.44	\$30.73	\$32.93	\$36.22	\$38.41	\$41.71	\$43.90	\$47.19	\$49.39	\$52.68	\$54.88	\$58.17	\$60.36	\$63.66	\$65.85	\$69.14	\$71.34	\$74.63	\$76.83	\$80.12	\$82.31
75-79	2.915	\$7.29	\$11.66	\$14.58	\$18.95	\$21.86	\$26.24	\$29.15	\$33.52	\$36.44	\$40.81	\$43.73	\$48.10	\$51.01	\$55.39	\$58.30	\$62.67	\$65.59	\$69.96	\$72.88	\$77.25	\$80.16	\$84.54	\$87.45	\$91.82	\$94.74	\$99.11	\$102.03	\$106.40	\$109.31
80-84	3.815	\$9.54	\$15.26	\$19.08	\$24.80	\$28.61	\$34.34	\$38.15	\$43.87	\$47.69	\$53.41	\$57.23	\$62.95	\$66.76	\$72.49	\$76.30	\$82.02	\$85.84	\$91.56	\$95.38	\$101.10	\$104.91	\$110.64	\$114.45	\$120.17	\$123.99	\$129.71	\$133.53	\$139.25	\$143.06
85-89	5.015	\$12.54	\$20.06	\$25.08	\$32.60	\$37.61	\$45.14	\$50.15	\$57.67	\$62.69	\$70.21	\$75.23	\$82.75	\$87.76	\$95.29	\$100.30	\$107.82	\$112.84	\$120.36	\$125.38	\$132.90	\$137.91	\$145.44	\$150.45	\$157.97	\$162.99	\$170.51	\$175.53	\$183.05	\$188.06
90+	7.265	\$18.16	\$29.06	\$36.33	\$47.22	\$54.49	\$65.39	\$72.65	\$83.55	\$90.81	\$101.71	\$108.98	\$119.87	\$127.14	\$138.04	\$145.30	\$156.20	\$163.46	\$174.36	\$181.63	\$192.52	\$199.79	\$210.69	\$217.95	\$228.85	\$236.11	\$247.01	\$254.28	\$265.17	\$272.44

Ages 70+ benefits reduce by 50% and rates reflect the reduced benefit - Spouse Cannot Exceed 50% of the Employee Election