

**EMPLOYEE OPTIONAL GROUP TERM LIFE PREMIUMS  
WEEKLY PREMIUMS  
TRUMBULL PUBLIC SCHOOLS**

ATTAINED AGE	EMPLOYEE AMOUNTS OF INSURANCE															
	Rates	\$10,000	\$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
<25	\$0.06	0.14	0.28	0.42	0.55	0.69	0.83	0.97	1.11	1.25	1.38	1.52	1.66	1.80	1.94	2.08
25 - 29	\$0.05	0.12	0.23	0.35	0.46	0.58	0.69	0.81	0.92	1.04	1.15	1.27	1.38	1.50	1.62	1.73
30 - 34	\$0.05	0.12	0.23	0.35	0.46	0.58	0.69	0.81	0.92	1.04	1.15	1.27	1.38	1.50	1.62	1.73
35 - 39	\$0.07	0.16	0.32	0.48	0.65	0.81	0.97	1.13	1.29	1.45	1.62	1.78	1.94	2.10	2.26	2.42
40 - 44	\$0.11	0.25	0.51	0.76	1.02	1.27	1.52	1.78	2.03	2.28	2.54	2.79	3.05	3.30	3.55	3.81
45 - 49	\$0.17	0.39	0.78	1.18	1.57	1.96	2.35	2.75	3.14	3.53	3.92	4.32	4.71	5.10	5.49	5.88
50 - 54	\$0.27	0.62	1.25	1.87	2.49	3.12	3.74	4.36	4.98	5.61	6.23	6.85	7.48	8.10	8.72	9.35
55 - 59	\$0.44	1.02	2.03	3.05	4.06	5.08	6.09	7.11	8.12	9.14	10.15	11.17	12.18	13.20	14.22	15.23
60 - 64	\$0.64	1.48	2.95	4.43	5.91	7.38	8.86	10.34	11.82	13.29	14.77	16.25	17.72	19.20	20.68	22.15
65 - 69	\$1.11	2.56	5.12	7.68	10.25	12.81	15.37	17.93	20.49	23.05	25.62	28.18	30.74	33.30	35.86	38.42
70 - 74	\$2.46	5.68	11.35	17.03	22.71	28.38	34.06	39.74	45.42	51.09	56.77	62.45	68.12	73.80	79.48	85.15
75+	\$4.00	9.23	18.46	27.69	36.92	46.15	55.38	64.62	73.85	83.08	92.31	101.54	110.77	120.00	129.23	138.46

ATTAINED AGE	EMPLOYEE AMOUNTS OF INSURANCE															
	Rates	\$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
<25	\$0.06	2.22	2.35	2.49	2.63	2.77	2.91	3.05	3.18	3.32	3.46	3.60	3.74	3.88	4.02	4.15
25 - 29	\$0.05	1.85	1.96	2.08	2.19	2.31	2.42	2.54	2.65	2.77	2.88	3.00	3.12	3.23	3.35	3.46
30 - 34	\$0.05	1.85	1.96	2.08	2.19	2.31	2.42	2.54	2.65	2.77	2.88	3.00	3.12	3.23	3.35	3.46
35 - 39	\$0.07	2.58	2.75	2.91	3.07	3.23	3.39	3.55	3.72	3.88	4.04	4.20	4.36	4.52	4.68	4.85
40 - 44	\$0.11	4.06	4.32	4.57	4.82	5.08	5.33	5.58	5.84	6.09	6.35	6.60	6.85	7.11	7.36	7.62
45 - 49	\$0.17	6.28	6.67	7.06	7.45	7.85	8.24	8.63	9.02	9.42	9.81	10.20	10.59	10.98	11.38	11.77
50 - 54	\$0.27	9.97	10.59	11.22	11.84	12.46	13.08	13.71	14.33	14.95	15.58	16.20	16.82	17.45	18.07	18.69
55 - 59	\$0.44	16.25	17.26	18.28	19.29	20.31	21.32	22.34	23.35	24.37	25.38	26.40	27.42	28.43	29.45	30.46
60 - 64	\$0.64	23.63	25.11	26.58	28.06	29.54	31.02	32.49	33.97	35.45	36.92	38.40	39.88	41.35	42.83	44.31
65 - 69	\$1.11	40.98	43.55	46.11	48.67	51.23	53.79	56.35	58.92	61.48	64.04	66.60	69.16	71.72	74.28	76.85
70 - 74	\$2.46	90.83	96.51	102.18	107.86	113.54	119.22	124.89	130.57	136.25	141.92	147.60	153.28	158.95	164.63	170.31
75+	\$4.00	147.69	156.92	166.15	175.38	184.62	193.85	203.08	212.31	221.54	230.77	240.00	249.23	258.46	267.69	276.92

ATTAINED AGE	EMPLOYEE AMOUNTS OF INSURANCE															
	Rates	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000	\$370,000	\$380,000	\$390,000	\$400,000	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000
<25	\$0.06	4.29	4.43	4.57	4.71	4.85	4.98	5.12	5.26	5.40	5.54	5.68	5.82	5.95	6.09	6.23
25 - 29	\$0.05	3.58	3.69	3.81	3.92	4.04	4.15	4.27	4.38	4.50	4.62	4.73	4.85	4.96	5.08	5.19
30 - 34	\$0.05	3.58	3.69	3.81	3.92	4.04	4.15	4.27	4.38	4.50	4.62	4.73	4.85	4.96	5.08	5.19
35 - 39	\$0.07	5.01	5.17	5.33	5.49	5.65	5.82	5.98	6.14	6.30	6.46	6.62	6.78	6.95	7.11	7.27
40 - 44	\$0.11	7.87	8.12	8.38	8.63	8.88	9.14	9.39	9.65	9.90	10.15	10.41	10.66	10.92	11.17	11.42
45 - 49	\$0.17	12.16	12.55	12.95	13.34	13.73	14.12	14.52	14.91	15.30	15.69	16.08	16.48	16.87	17.26	17.65
50 - 54	\$0.27	19.32	19.94	20.56	21.18	21.81	22.43	23.05	23.68	24.30	24.92	25.55	26.17	26.79	27.42	28.04
55 - 59	\$0.44	31.48	32.49	33.51	34.52	35.54	36.55	37.57	38.58	39.60	40.62	41.63	42.65	43.66	44.68	45.69
60 - 64	\$0.64	45.78	47.26	48.74	50.22	51.69	53.17	54.65	56.12	57.60	59.08	60.55	62.03	63.51	64.98	66.46
65 - 69	\$1.11	79.41	81.97	84.53	87.09	89.65	92.22	94.78	97.34	99.90	102.46	105.02	107.58	110.15	112.71	115.27
70 - 74	\$2.46	175.98	181.66	187.34	193.02	198.69	204.37	210.05	215.72	221.40	227.08	232.75	238.43	244.11	249.78	255.46
75+	\$4.00	286.15	295.38	304.62	313.85	323.08	332.31	341.54	350.77	360.00	369.23	378.46	387.69	396.92	406.15	415.38

ATTAINED AGE	EMPLOYEE AMOUNTS OF INSURANCE															
	Rates	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000										
<25	\$0.06	6.37	6.51	6.65	6.78	6.92										
25 - 29	\$0.05	5.31	5.42	5.54	5.65	5.77										
30 - 34	\$0.05	5.31	5.42	5.54	5.65	5.77										
35 - 39	\$0.07	7.43	7.59	7.75	7.92	8.08										
40 - 44	\$0.11	11.68	11.93	12.18	12.44	12.69										
45 - 49	\$0.17	18.05	18.44	18.83	19.22	19.62										
50 - 54	\$0.27	28.66	29.28	29.91	30.53	31.15										
55 - 59	\$0.44	46.71	47.72	48.74	49.75	50.77										
60 - 64	\$0.64	67.94	69.42	70.89	72.37	73.85										
65 - 69	\$1.11	117.83	120.39	122.95	125.52	128.08										
70 - 74	\$2.46	261.14	266.82	272.49	278.17	283.85										
75+	\$4.00	424.62	433.85	443.08	452.31	461.54										

*This is an estimate premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.*

<b>Child(ren) Coverage*</b>
\$.21 per \$1,000

\* Child coverage from 15 days to age 26. Premium covers all dependent children regardless of the number of children.



**SPOUSE OPTIONAL GROUP TERM LIFE PREMIUMS  
WEEKLY PREMIUMS  
TRUMBULL PUBLIC SCHOOLS**

ATTAINED		SPOUSE AMOUNTS OF INSURANCE - based on employee's age														
AGE	Rates	\$5,000	\$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
<25	\$0.06	0.07	0.14	0.21	0.28	0.35	0.42	0.48	0.55	0.62	0.69	0.76	0.83	0.90	0.97	1.04
25 - 29	\$0.05	0.06	0.12	0.17	0.23	0.29	0.35	0.40	0.46	0.52	0.58	0.63	0.69	0.75	0.81	0.87
30 - 34	\$0.05	0.06	0.12	0.17	0.23	0.29	0.35	0.40	0.46	0.52	0.58	0.63	0.69	0.75	0.81	0.87
35 - 39	\$0.07	0.08	0.16	0.24	0.32	0.40	0.48	0.57	0.65	0.73	0.81	0.89	0.97	1.05	1.13	1.21
40 - 44	\$0.11	0.13	0.25	0.38	0.51	0.63	0.76	0.89	1.02	1.14	1.27	1.40	1.52	1.65	1.78	1.90
45 - 49	\$0.17	0.20	0.39	0.59	0.78	0.98	1.18	1.37	1.57	1.77	1.96	2.16	2.35	2.55	2.75	2.94
50 - 54	\$0.27	0.31	0.62	0.93	1.25	1.56	1.87	2.18	2.49	2.80	3.12	3.43	3.74	4.05	4.36	4.67
55 - 59	\$0.44	0.51	1.02	1.52	2.03	2.54	3.05	3.55	4.06	4.57	5.08	5.58	6.09	6.60	7.11	7.62
60 - 64	\$0.64	0.74	1.48	2.22	2.95	3.69	4.43	5.17	5.91	6.65	7.38	8.12	8.86	9.60	10.34	11.08
65 - 69	\$1.11	1.28	2.56	3.84	5.12	6.40	7.68	8.97	10.25	11.53	12.81	14.09	15.37	16.65	17.93	19.21
70 - 74	\$2.46	2.84	5.68	8.52	11.35	14.19	17.03	19.87	22.71	25.55	28.38	31.22	34.06	36.90	39.74	42.58
75+	\$4.00	4.62	9.23	13.85	18.46	23.08	27.69	32.31	36.92	41.54	46.15	50.77	55.38	60.00	64.62	69.23

ATTAINED		SPOUSE AMOUNTS OF INSURANCE - based on employee's age														
AGE	Rates	\$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
<25	\$0.06	1.11	1.18	1.25	1.32	1.38	1.45	1.52	1.59	1.66	1.73	1.80	1.87	1.94	2.01	2.08
25 - 29	\$0.05	0.92	0.98	1.04	1.10	1.15	1.21	1.27	1.33	1.38	1.44	1.50	1.56	1.62	1.67	1.73
30 - 34	\$0.05	0.92	0.98	1.04	1.10	1.15	1.21	1.27	1.33	1.38	1.44	1.50	1.56	1.62	1.67	1.73
35 - 39	\$0.07	1.29	1.37	1.45	1.53	1.62	1.70	1.78	1.86	1.94	2.02	2.10	2.18	2.26	2.34	2.42
40 - 44	\$0.11	2.03	2.16	2.28	2.41	2.54	2.67	2.79	2.92	3.05	3.17	3.30	3.43	3.55	3.68	3.81
45 - 49	\$0.17	3.14	3.33	3.53	3.73	3.92	4.12	4.32	4.51	4.71	4.90	5.10	5.30	5.49	5.69	5.88
50 - 54	\$0.27	4.98	5.30	5.61	5.92	6.23	6.54	6.85	7.17	7.48	7.79	8.10	8.41	8.72	9.03	9.35
55 - 59	\$0.44	8.12	8.63	9.14	9.65	10.15	10.66	11.17	11.68	12.18	12.69	13.20	13.71	14.22	14.72	15.23
60 - 64	\$0.64	11.82	12.55	13.29	14.03	14.77	15.51	16.25	16.98	17.72	18.46	19.20	19.94	20.68	21.42	22.15
65 - 69	\$1.11	20.49	21.77	23.05	24.33	25.62	26.90	28.18	29.46	30.74	32.02	33.30	34.58	35.86	37.14	38.42
70 - 74	\$2.46	45.42	48.25	51.09	53.93	56.77	59.61	62.45	65.28	68.12	70.96	73.80	76.64	79.48	82.32	85.15
75+	\$4.00	73.85	78.46	83.08	87.69	92.31	96.92	101.54	106.15	110.77	115.38	120.00	124.62	129.23	133.85	138.46

ATTAINED		SPOUSE AMOUNTS OF INSURANCE - based on employee's age														
AGE	Rates	\$155,000	\$160,000	\$165,000	\$170,000	\$175,000	\$180,000	\$185,000	\$190,000	\$195,000	\$200,000	\$205,000	\$210,000	\$215,000	\$220,000	\$225,000
<25	\$0.06	2.15	2.22	2.28	2.35	2.42	2.49	2.56	2.63	2.70	2.77	2.84	2.91	2.98	3.05	3.12
25 - 29	\$0.05	1.79	1.85	1.90	1.96	2.02	2.08	2.13	2.19	2.25	2.31	2.37	2.42	2.48	2.54	2.60
30 - 34	\$0.05	1.79	1.85	1.90	1.96	2.02	2.08	2.13	2.19	2.25	2.31	2.37	2.42	2.48	2.54	2.60
35 - 39	\$0.07	2.50	2.58	2.67	2.75	2.83	2.91	2.99	3.07	3.15	3.23	3.31	3.39	3.47	3.55	3.63
40 - 44	\$0.11	3.93	4.06	4.19	4.32	4.44	4.57	4.70	4.82	4.95	5.08	5.20	5.33	5.46	5.58	5.71
45 - 49	\$0.17	6.08	6.28	6.47	6.67	6.87	7.06	7.26	7.45	7.65	7.85	8.04	8.24	8.43	8.63	8.83
50 - 54	\$0.27	9.66	9.97	10.28	10.59	10.90	11.22	11.53	11.84	12.15	12.46	12.77	13.08	13.40	13.71	14.02
55 - 59	\$0.44	15.74	16.25	16.75	17.26	17.77	18.28	18.78	19.29	19.80	20.31	20.82	21.32	21.83	22.34	22.85
60 - 64	\$0.64	22.89	23.63	24.37	25.11	25.85	26.58	27.32	28.06	28.80	29.54	30.28	31.02	31.75	32.49	33.23
65 - 69	\$1.11	39.70	40.98	42.27	43.55	44.83	46.11	47.39	48.67	49.95	51.23	52.51	53.79	55.07	56.35	57.63
70 - 74	\$2.46	87.99	90.83	93.67	96.51	99.35	102.18	105.02	107.86	110.70	113.54	116.38	119.22	122.05	124.89	127.73
75+	\$4.00	143.08	147.69	152.31	156.92	161.54	166.15	170.77	175.38	180.00	184.62	189.23	193.85	198.46	203.08	207.69

ATTAINED		SPOUSE AMOUNTS OF INSURANCE - based on employee's age														
AGE	Rates	\$230,000	\$235,000	\$240,000	\$245,000	\$250,000										
<25	\$0.06	3.18	3.25	3.32	3.39	3.46										
25 - 29	\$0.05	2.65	2.71	2.77	2.83	2.88										
30 - 34	\$0.05	2.65	2.71	2.77	2.83	2.88										
35 - 39	\$0.07	3.72	3.80	3.88	3.96	4.04										
40 - 44	\$0.11	5.84	5.97	6.09	6.22	6.35										
45 - 49	\$0.17	9.02	9.22	9.42	9.61	9.81										
50 - 54	\$0.27	14.33	14.64	14.95	15.27	15.58										
55 - 59	\$0.44	23.35	23.86	24.37	24.88	25.38										
60 - 64	\$0.64	33.97	34.71	35.45	36.18	36.92										
65 - 69	\$1.11	58.92	60.20	61.48	62.76	64.04										
70 - 74	\$2.46	130.57	133.41	136.25	139.08	141.92										
75+	\$4.00	212.31	216.92	221.54	226.15	230.77										

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<b>Child(ren) Coverage*</b>
\$.21 per \$1,000

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