

Premium Worksheet



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category.

SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/Year)												
Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.67	\$0.67	\$0.82	\$0.89	\$0.95	\$1.17	\$1.52	\$1.95	\$3.09	\$6.61	\$13.34	\$20.35
\$20,000	\$1.34	\$1.34	\$1.64	\$1.78	\$1.90	\$2.34	\$3.04	\$3.90	\$6.18	\$13.22	\$26.68	\$40.70
\$30,000	\$2.01	\$2.01	\$2.46	\$2.67	\$2.85	\$3.51	\$4.56	\$5.85	\$9.27	\$19.83	\$40.02	\$61.05
\$40,000	\$2.68	\$2.68	\$3.28	\$3.56	\$3.80	\$4.68	\$6.08	\$7.80	\$12.36	\$26.44	\$53.36	\$81.40
\$50,000	\$3.35	\$3.35	\$4.10	\$4.45	\$4.75	\$5.85	\$7.60	\$9.75	\$15.45	\$33.05	\$66.70	\$101.75
\$60,000	\$4.02	\$4.02	\$4.92	\$5.34	\$5.70	\$7.02	\$9.12	\$11.70	\$18.54	\$39.66	\$80.04	\$122.10
\$70,000	\$4.69	\$4.69	\$5.74	\$6.23	\$6.65	\$8.19	\$10.64	\$13.65	\$21.63	\$46.27	\$93.38	\$142.45
\$80,000	\$5.36	\$5.36	\$6.56	\$7.12	\$7.60	\$9.36	\$12.16	\$15.60	\$24.72	\$52.88	\$106.72	\$162.80
\$90,000	\$6.03	\$6.03	\$7.38	\$8.01	\$8.55	\$10.53	\$13.68	\$17.55	\$27.81	\$59.49	\$120.06	\$183.15
\$100,000	\$6.70	\$6.70	\$8.20	\$8.90	\$9.50	\$11.70	\$15.20	\$19.50	\$30.90	\$66.10	\$133.40	\$203.50
\$110,000	\$7.37	\$7.37	\$9.02	\$9.79	\$10.45	\$12.87	\$16.72	\$21.45	\$33.99	\$72.71	\$146.74	\$223.85
\$120,000	\$8.04	\$8.04	\$9.84	\$10.68	\$11.40	\$14.04	\$18.24	\$23.40	\$37.08	\$79.32	\$160.08	\$244.20
\$130,000	\$8.71	\$8.71	\$10.66	\$11.57	\$12.35	\$15.21	\$19.76	\$25.35	\$40.17	\$85.93	\$173.42	\$264.55
\$140,000	\$9.38	\$9.38	\$11.48	\$12.46	\$13.30	\$16.38	\$21.28	\$27.30	\$43.26	\$92.54	\$186.76	\$284.90
\$150,000	\$10.05	\$10.05	\$12.30	\$13.35	\$14.25	\$17.55	\$22.80	\$29.25	\$46.35	\$99.15	\$200.10	\$305.25
\$160,000	\$10.72	\$10.72	\$13.12	\$14.24	\$15.20	\$18.72	\$24.32	\$31.20	\$49.44	\$105.76	\$213.44	\$325.60
\$170,000	\$11.39	\$11.39	\$13.94	\$15.13	\$16.15	\$19.89	\$25.84	\$33.15	\$52.53	\$112.37	\$226.78	\$345.95
\$180,000	\$12.06	\$12.06	\$14.76	\$16.02	\$17.10	\$21.06	\$27.36	\$35.10	\$55.62	\$118.98	\$240.12	\$366.30
\$190,000	\$12.73	\$12.73	\$15.58	\$16.91	\$18.05	\$22.23	\$28.88	\$37.05	\$58.71	\$125.59	\$253.46	\$386.65
\$200,000	\$13.40	\$13.40	\$16.40	\$17.80	\$19.00	\$23.40	\$30.40	\$39.00	\$61.80	\$132.20	\$266.80	\$407.00
\$210,000	\$14.07	\$14.07	\$17.22	\$18.69	\$19.95	\$24.57	\$31.92	\$40.95	\$64.89	\$138.81	\$280.14	\$427.35
\$220,000	\$14.74	\$14.74	\$18.04	\$19.58	\$20.90	\$25.74	\$33.44	\$42.90	\$67.98	\$145.42	\$293.48	\$447.70
\$230,000	\$15.41	\$15.41	\$18.86	\$20.47	\$21.85	\$26.91	\$34.96	\$44.85	\$71.07	\$152.03	\$306.82	\$468.05
\$240,000	\$16.08	\$16.08	\$19.68	\$21.36	\$22.80	\$28.08	\$36.48	\$46.80	\$74.16	\$158.64	\$320.16	\$488.40
\$250,000	\$16.75	\$16.75	\$20.50	\$22.25	\$23.75	\$29.25	\$38.00	\$48.75	\$77.25	\$165.25	\$333.50	\$508.75
\$260,000	\$17.42	\$17.42	\$21.32	\$23.14	\$24.70	\$30.42	\$39.52	\$50.70	\$80.34	\$171.86	\$346.84	\$529.10
\$270,000	\$18.09	\$18.09	\$22.14	\$24.03	\$25.65	\$31.59	\$41.04	\$52.65	\$83.43	\$178.47	\$360.18	\$549.45
\$280,000	\$18.76	\$18.76	\$22.96	\$24.92	\$26.60	\$32.76	\$42.56	\$54.60	\$86.52	\$185.08	\$373.52	\$569.80
\$290,000	\$19.43	\$19.43	\$23.78	\$25.81	\$27.55	\$33.93	\$44.08	\$56.55	\$89.61	\$191.69	\$386.86	\$590.15
\$300,000	\$20.10	\$20.10	\$24.60	\$26.70	\$28.50	\$35.10	\$45.60	\$58.50	\$92.70	\$198.30	\$400.20	\$610.50
\$310,000	\$20.77	\$20.77	\$25.42	\$27.59	\$29.45	\$36.27	\$47.12	\$60.45	\$95.79	\$204.91	\$413.54	\$630.85
\$320,000	\$21.44	\$21.44	\$26.24	\$28.48	\$30.40	\$37.44	\$48.64	\$62.40	\$98.88	\$211.52	\$426.88	\$651.20
\$330,000	\$22.11	\$22.11	\$27.06	\$29.37	\$31.35	\$38.61	\$50.16	\$64.35	\$101.97	\$218.13	\$440.22	\$671.55
\$340,000	\$22.78	\$22.78	\$27.88	\$30.26	\$32.30	\$39.78	\$51.68	\$66.30	\$105.06	\$224.74	\$453.56	\$691.90
\$350,000	\$23.45	\$23.45	\$28.70	\$31.15	\$33.25	\$40.95	\$53.20	\$68.25	\$108.15	\$231.35	\$466.90	\$712.25
\$360,000	\$24.12	\$24.12	\$29.52	\$32.04	\$34.20	\$42.12	\$54.72	\$70.20	\$111.24	\$237.96	\$480.24	\$732.60
\$370,000	\$24.79	\$24.79	\$30.34	\$32.93	\$35.15	\$43.29	\$56.24	\$72.15	\$114.33	\$244.57	\$493.58	\$752.95
\$380,000	\$25.46	\$25.46	\$31.16	\$33.82	\$36.10	\$44.46	\$57.76	\$74.10	\$117.42	\$251.18	\$506.92	\$773.30
\$390,000	\$26.13	\$26.13	\$31.98	\$34.71	\$37.05	\$45.63	\$59.28	\$76.05	\$120.51	\$257.79	\$520.26	\$793.65
\$400,000	\$26.80	\$26.80	\$32.80	\$35.60	\$38.00	\$46.80	\$60.80	\$78.00	\$123.60	\$264.40	\$533.60	\$814.00
\$410,000	\$27.47	\$27.47	\$33.62	\$36.49	\$38.95	\$47.97	\$62.32	\$79.95	\$126.69	\$271.01	\$546.94	\$834.35
\$420,000	\$28.14	\$28.14	\$34.44	\$37.38	\$39.90	\$49.14	\$63.84	\$81.90	\$129.78	\$277.62	\$560.28	\$854.70
\$430,000	\$28.81	\$28.81	\$35.26	\$38.27	\$40.85	\$50.31	\$65.36	\$83.85	\$132.87	\$284.23	\$573.62	\$875.05
\$440,000	\$29.48	\$29.48	\$36.08	\$39.16	\$41.80	\$51.48	\$66.88	\$85.80	\$135.96	\$290.84	\$586.96	\$895.40

\$450,000	\$30.15	\$30.15	\$36.90	\$40.05	\$42.75	\$52.65	\$68.40	\$87.75	\$139.05	\$297.45	\$600.30	\$915.75
\$460,000	\$30.82	\$30.82	\$37.72	\$40.94	\$43.70	\$53.82	\$69.92	\$89.70	\$142.14	\$304.06	\$613.64	\$936.10
\$470,000	\$31.49	\$31.49	\$38.54	\$41.83	\$44.65	\$54.99	\$71.44	\$91.65	\$145.23	\$310.67	\$626.98	\$956.45
\$480,000	\$32.16	\$32.16	\$39.36	\$42.72	\$45.60	\$56.16	\$72.96	\$93.60	\$148.32	\$317.28	\$640.32	\$976.80
\$490,000	\$32.83	\$32.83	\$40.18	\$43.61	\$46.55	\$57.33	\$74.48	\$95.55	\$151.41	\$323.89	\$653.66	\$997.15
\$500,000	\$33.50	\$33.50	\$41.00	\$44.50	\$47.50	\$58.50	\$76.00	\$97.50	\$154.50	\$330.50	\$667.00	\$1,017.50

SPOUSE/PARTNER SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.77	\$0.77	\$0.92	\$0.99	\$1.05	\$1.27	\$1.62	\$2.05	\$3.19	\$6.71	\$13.44	\$20.45
\$20,000	\$1.54	\$1.54	\$1.84	\$1.98	\$2.10	\$2.54	\$3.24	\$4.10	\$6.38	\$13.42	\$26.88	\$40.90
\$30,000	\$2.31	\$2.31	\$2.76	\$2.97	\$3.15	\$3.81	\$4.86	\$6.15	\$9.57	\$20.13	\$40.32	\$61.35
\$40,000	\$3.08	\$3.08	\$3.68	\$3.96	\$4.20	\$5.08	\$6.48	\$8.20	\$12.76	\$26.84	\$53.76	\$81.80
\$50,000	\$3.85	\$3.85	\$4.60	\$4.95	\$5.25	\$6.35	\$8.10	\$10.25	\$15.95	\$33.55	\$67.20	\$102.25
\$60,000	\$4.62	\$4.62	\$5.52	\$5.94	\$6.30	\$7.62	\$9.72	\$12.30	\$19.14	\$40.26	\$80.64	\$122.70
\$70,000	\$5.39	\$5.39	\$6.44	\$6.93	\$7.35	\$8.89	\$11.34	\$14.35	\$22.33	\$46.97	\$94.08	\$143.15
\$80,000	\$6.16	\$6.16	\$7.36	\$7.92	\$8.40	\$10.16	\$12.96	\$16.40	\$25.52	\$53.68	\$107.52	\$163.60
\$90,000	\$6.93	\$6.93	\$8.28	\$8.91	\$9.45	\$11.43	\$14.58	\$18.45	\$28.71	\$60.39	\$120.96	\$184.05
\$100,000	\$7.70	\$7.70	\$9.20	\$9.90	\$10.50	\$12.70	\$16.20	\$20.50	\$31.90	\$67.10	\$134.40	\$204.50
\$110,000	\$8.47	\$8.47	\$10.12	\$10.89	\$11.55	\$13.97	\$17.82	\$22.55	\$35.09	\$73.81	\$147.84	\$224.95
\$120,000	\$9.24	\$9.24	\$11.04	\$11.88	\$12.60	\$15.24	\$19.44	\$24.60	\$38.28	\$80.52	\$161.28	\$245.40
\$130,000	\$10.01	\$10.01	\$11.96	\$12.87	\$13.65	\$16.51	\$21.06	\$26.65	\$41.47	\$87.23	\$174.72	\$265.85
\$140,000	\$10.78	\$10.78	\$12.88	\$13.86	\$14.70	\$17.78	\$22.68	\$28.70	\$44.66	\$93.94	\$188.16	\$286.30
\$150,000	\$11.55	\$11.55	\$13.80	\$14.85	\$15.75	\$19.05	\$24.30	\$30.75	\$47.85	\$100.65	\$201.60	\$306.75
\$160,000	\$12.32	\$12.32	\$14.72	\$15.84	\$16.80	\$20.32	\$25.92	\$32.80	\$51.04	\$107.36	\$215.04	\$327.20
\$170,000	\$13.09	\$13.09	\$15.64	\$16.83	\$17.85	\$21.59	\$27.54	\$34.85	\$54.23	\$114.07	\$228.48	\$347.65
\$180,000	\$13.86	\$13.86	\$16.56	\$17.82	\$18.90	\$22.86	\$29.16	\$36.90	\$57.42	\$120.78	\$241.92	\$368.10
\$190,000	\$14.63	\$14.63	\$17.48	\$18.81	\$19.95	\$24.13	\$30.78	\$38.95	\$60.61	\$127.49	\$255.36	\$388.55
\$200,000	\$15.40	\$15.40	\$18.40	\$19.80	\$21.00	\$25.40	\$32.40	\$41.00	\$63.80	\$134.20	\$268.80	\$409.00
\$210,000	\$16.17	\$16.17	\$19.32	\$20.79	\$22.05	\$26.67	\$34.02	\$43.05	\$66.99	\$140.91	\$282.24	\$429.45
\$220,000	\$16.94	\$16.94	\$20.24	\$21.78	\$23.10	\$27.94	\$35.64	\$45.10	\$70.18	\$147.62	\$295.68	\$449.90
\$230,000	\$17.71	\$17.71	\$21.16	\$22.77	\$24.15	\$29.21	\$37.26	\$47.15	\$73.37	\$154.33	\$309.12	\$470.35
\$240,000	\$18.48	\$18.48	\$22.08	\$23.76	\$25.20	\$30.48	\$38.88	\$49.20	\$76.56	\$161.04	\$322.56	\$490.80
\$250,000	\$19.25	\$19.25	\$23.00	\$24.75	\$26.25	\$31.75	\$40.50	\$51.25	\$79.75	\$167.75	\$336.00	\$511.25

CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Benefit Amount	Cost For All Children
\$5,000	\$0.68
\$10,000	\$1.35

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