

UNUM MONTHLY LIFE & AD&D RATES
St. Mary Parish School Board

Basic Life and AD&D				
	Coverage	Cost	PAID BY EMPLOYER	REMAINING BALANCE PAID BY EMPLOYEE
EMPLOYEE LIFE AND AD&D	\$15,000	\$4.35	\$2.18	\$2.17
DEPENDENT LIFE	\$1,000	\$0.43	\$0.00	\$0.43
TOTAL MONTHLY COST		\$4.78	\$2.18	\$2.60

Optional Life and AD&D										
EMPLOYEE LIFE AND AD&D	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000	\$200,000
Age Band										
0-24	\$0.900	\$1.800	\$2.700	\$3.600	\$4.500	\$6.300	\$9.000	\$11.700	\$13.500	\$18.000
25-29	\$1.000	\$2.000	\$3.000	\$4.000	\$5.000	\$7.000	\$10.000	\$13.000	\$15.000	\$20.000
30-34	\$1.200	\$2.400	\$3.600	\$4.800	\$6.000	\$8.400	\$12.000	\$15.600	\$18.000	\$24.000
35-39	\$1.400	\$2.800	\$4.200	\$5.600	\$7.000	\$9.800	\$14.000	\$18.200	\$21.000	\$28.000
40-44	\$1.800	\$3.600	\$5.400	\$7.200	\$9.000	\$12.600	\$18.000	\$23.400	\$27.000	\$36.000
45-49	\$2.500	\$5.000	\$7.500	\$10.000	\$12.500	\$17.500	\$25.000	\$32.500	\$37.500	\$50.000
50-54	\$4.100	\$8.200	\$12.300	\$16.400	\$20.500	\$28.700	\$41.000	\$53.300	\$61.500	\$82.000
55-59	\$6.600	\$13.200	\$19.800	\$26.400	\$33.000	\$46.200	\$66.000	\$85.800	\$99.000	\$132.000
60-64	\$10.000	\$20.000	\$30.000	\$40.000	\$50.000	\$70.000	\$100.000	\$130.000	\$150.000	\$200.000
65-69	\$19.000	\$38.000	\$57.000	\$76.000	\$95.000	\$133.000	\$190.000	\$247.000	\$285.000	\$380.000
70-74	\$30.600	\$61.200	\$91.800	\$122.400	\$153.000	\$214.200	\$306.000	\$397.800	\$459.000	\$612.000
75+	\$30.590	\$61.180	\$91.770	\$122.360	\$152.950	\$214.130	\$305.900	\$397.670	\$458.850	\$611.800

\$200,000 IS THE MAXIMUM THAT MAY BE ISSUED WITHOUT ANSWERING HEALTH QUESTIONS
Choose the age you will be when your coverage becomes effective on 10/01/2021

SPOUSE LIFE										
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$70,000	\$100,000	\$250,000
Age Band										
0-24	\$0.300	\$0.600	\$0.900	\$1.200	\$1.500	\$1.800	\$3.000	\$4.200	\$6.000	\$15.000
25-29	\$0.350	\$0.700	\$1.050	\$1.400	\$1.750	\$2.100	\$3.500	\$4.900	\$7.000	\$17.500
30-34	\$0.450	\$0.900	\$1.350	\$1.800	\$2.250	\$2.700	\$4.500	\$6.300	\$9.000	\$22.500
35-39	\$0.550	\$1.100	\$1.650	\$2.200	\$2.750	\$3.300	\$5.500	\$7.700	\$11.000	\$27.500
40-44	\$0.750	\$1.500	\$2.250	\$3.000	\$3.750	\$4.500	\$7.500	\$10.500	\$15.000	\$37.500
45-49	\$1.100	\$2.200	\$3.300	\$4.400	\$5.500	\$6.600	\$11.000	\$15.400	\$22.000	\$55.000
50-54	\$1.900	\$3.800	\$5.700	\$7.600	\$9.500	\$11.400	\$19.000	\$26.600	\$38.000	\$95.000
55-59	\$3.150	\$6.300	\$9.450	\$12.600	\$15.750	\$18.900	\$31.500	\$44.100	\$63.000	\$157.500
60-64	\$4.850	\$9.700	\$14.550	\$19.400	\$24.250	\$29.100	\$48.500	\$67.900	\$97.000	\$242.500
65-69	\$9.350	\$18.700	\$28.050	\$37.400	\$46.750	\$56.100	\$93.500	\$130.900	\$187.000	\$467.500
70-74	\$15.150	\$30.300	\$45.450	\$60.600	\$75.750	\$90.900	\$151.500	\$212.100	\$303.000	\$757.500
75+	\$15.145	\$30.290	\$45.435	\$60.580	\$75.725	\$90.870	\$151.450	\$212.030	\$302.900	\$757.250

SPOUSE AMOUNT CANNOT EXCEED 100% OF EMPLOYEE'S AMOUNT
To determine your spouse rate, choose the age the employee will be when coverage becomes effective on 10/01/2021
\$30,000 is the most that can be issued without answering health questions

CHILD(REN) LIFE	\$5,000	\$10,000
LIFE	\$0.720	\$1.440

NOTE: FINAL RATES MAY VARY SLIGHTLY DUE TO ROUNDING.

THESE GRIDS ARE PRICES OF FREQUENTLY SELECTED AMOUNTS. EMPLOYEES MAY CHOOSE ANY INCREMENT OF \$10,000 (INCREMENTS OF \$5,000 FOR SPOUSE) UP TO \$500,000. (NOT TO EXCEED 5 TIMES YOUR ANNUAL SALARY). TO PURCHASE AN AMOUNT OTHER THAN THOSE LEVELS INDICATED ABOVE, SIMPLY COMPLETE THE FOLLOWING:

EMPLOYEE: _____	X	_____	= _____
# of 10,000 units		Your cost per 10,000 unit	MONTHLY COST
 SPOUSE: _____	X	_____	= _____
# of 5,000 units		Your spouse's cost per 5,000 unit	MONTHLY COST