

2026 Benefit Guide | STPSB

Supplemental Life and AD&D Rates – Employee / per Payroll Deduction

Supplemental Life AD&D - Employee (Semi-Monthly, 24x Premiums)

	<24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90+
Life Rate	\$0.060	\$0.072	\$0.096	\$0.132	\$0.180	\$0.240	\$0.372	\$0.576	\$0.864	\$1.620	\$2.616	\$3.480	\$4.560	\$6.000	\$8.700
AD&D Rate	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015
Total Rate	\$0.075	\$0.087	\$0.111	\$0.147	\$0.195	\$0.255	\$0.387	\$0.591	\$0.879	\$1.635	\$2.631	\$3.495	\$4.575	\$6.015	\$8.715
\$20,000	\$0.75	\$0.87	\$1.11	\$1.47	\$1.95	\$2.55	\$3.87	\$5.91	\$8.79	\$16.35	\$26.31	\$34.95	\$45.75	\$60.15	\$87.15
\$30,000	\$1.13	\$1.31	\$1.67	\$2.21	\$2.93	\$3.83	\$5.81	\$8.87	\$13.19	\$24.53	\$39.47	\$52.43	\$68.63	\$90.23	\$130.73
\$40,000	\$1.50	\$1.74	\$2.22	\$2.94	\$3.90	\$5.10	\$7.74	\$11.82	\$17.58	\$32.70	\$52.62	\$69.90	\$91.50	\$120.30	\$174.30
\$50,000	\$1.88	\$2.18	\$2.78	\$3.68	\$4.88	\$6.38	\$9.68	\$14.78	\$21.98	\$40.88	\$65.78	\$87.38	\$114.38	\$150.38	\$217.88
\$60,000	\$2.25	\$2.61	\$3.33	\$4.41	\$5.85	\$7.65	\$11.61	\$17.73	\$26.37	\$49.05	\$78.93	\$104.85	\$137.25	\$180.45	\$261.45
\$70,000	\$2.63	\$3.05	\$3.89	\$5.15	\$6.83	\$8.93	\$13.55	\$20.69	\$30.77	\$57.23	\$92.09	\$122.33	\$160.13	\$210.53	\$305.03
\$80,000	\$3.00	\$3.48	\$4.44	\$5.88	\$7.80	\$10.20	\$15.48	\$23.64	\$35.16	\$65.40	\$105.24	\$139.80	\$183.00	\$240.60	\$348.60
\$90,000	\$3.38	\$3.92	\$5.00	\$6.62	\$8.78	\$11.48	\$17.42	\$26.60	\$39.56	\$73.58	\$118.40	\$157.28	\$205.88	\$270.68	\$392.18
\$100,000	\$3.75	\$4.35	\$5.55	\$7.35	\$9.75	\$12.75	\$19.35	\$29.55	\$43.95	\$81.75	\$131.55	\$174.75	\$228.75	\$300.75	\$435.75
\$110,000	\$4.13	\$4.79	\$6.11	\$8.09	\$10.73	\$14.03	\$21.29	\$32.51	\$48.35	\$89.93	\$144.71	\$192.23	\$251.63	\$330.83	\$479.33
\$120,000	\$4.50	\$5.22	\$6.66	\$8.82	\$11.70	\$15.30	\$23.22	\$35.46	\$52.74	\$98.10	\$157.86	\$209.70	\$274.50	\$360.90	\$522.90
\$130,000	\$4.88	\$5.66	\$7.22	\$9.56	\$12.68	\$16.58	\$25.16	\$38.42	\$57.14	\$106.28	\$171.02	\$227.18	\$297.38	\$390.98	\$566.48
\$140,000	\$5.25	\$6.09	\$7.77	\$10.29	\$13.65	\$17.85	\$27.09	\$41.37	\$61.53	\$114.45	\$184.17	\$244.65	\$320.25	\$421.05	\$610.05
\$150,000	\$5.63	\$6.53	\$8.33	\$11.03	\$14.63	\$19.13	\$29.03	\$44.33	\$65.93	\$122.63	\$197.33	\$262.13	\$343.13	\$451.13	\$653.63
\$160,000	\$6.00	\$6.96	\$8.88	\$11.76	\$15.60	\$20.40	\$30.96	\$47.28	\$70.32	\$130.80	\$210.48	\$279.60	\$366.00	\$481.20	\$697.20
\$170,000	\$6.38	\$7.40	\$9.44	\$12.50	\$16.58	\$21.68	\$32.90	\$50.24	\$74.72	\$138.98	\$223.64	\$297.08	\$388.88	\$511.28	\$740.78
\$180,000	\$6.75	\$7.83	\$9.99	\$13.23	\$17.55	\$22.95	\$34.83	\$53.19	\$79.11	\$147.15	\$236.79	\$314.55	\$411.75	\$541.35	\$784.35
\$190,000	\$7.13	\$8.27	\$10.55	\$13.97	\$18.53	\$24.23	\$36.77	\$56.15	\$83.51	\$155.33	\$249.95	\$332.03	\$434.63	\$571.43	\$827.93
\$200,000	\$7.50	\$8.70	\$11.10	\$14.70	\$19.50	\$25.50	\$38.70	\$59.10	\$87.90	\$163.50	\$263.10	\$349.50	\$457.50	\$601.50	\$871.50
\$210,000	\$7.88	\$9.14	\$11.66	\$15.44	\$20.48	\$26.78	\$40.64	\$62.06	\$92.30	\$171.68	\$276.26	\$366.98	\$480.38	\$631.58	\$915.08
\$220,000	\$8.25	\$9.57	\$12.21	\$16.17	\$21.45	\$28.05	\$42.57	\$65.01	\$96.69	\$179.85	\$289.41	\$384.45	\$503.25	\$661.65	\$958.65
\$230,000	\$8.63	\$10.01	\$12.77	\$16.91	\$22.43	\$29.33	\$44.51	\$67.97	\$101.09	\$188.03	\$302.57	\$401.93	\$526.13	\$691.73	\$1,002.23
\$240,000	\$9.00	\$10.44	\$13.32	\$17.64	\$23.40	\$30.60	\$46.44	\$70.92	\$105.48	\$196.20	\$315.72	\$419.40	\$549.00	\$721.80	\$1,045.80
\$250,000	\$9.38	\$10.88	\$13.88	\$18.38	\$24.38	\$31.88	\$48.38	\$73.88	\$109.88	\$204.38	\$328.88	\$436.88	\$571.88	\$751.88	\$1,089.38
\$260,000	\$9.75	\$11.31	\$14.43	\$19.11	\$25.35	\$33.15	\$50.31	\$76.83	\$114.27	\$212.55	\$342.03	\$454.35	\$594.75	\$781.95	\$1,132.95
\$270,000	\$10.13	\$11.75	\$14.99	\$19.85	\$26.33	\$34.43	\$52.25	\$79.79	\$118.67	\$220.73	\$355.19	\$471.83	\$617.63	\$812.03	\$1,176.53
\$280,000	\$10.50	\$12.18	\$15.54	\$20.58	\$27.30	\$35.70	\$54.18	\$82.74	\$123.06	\$228.90	\$368.34	\$489.30	\$640.50	\$842.10	\$1,220.10
\$290,000	\$10.88	\$12.62	\$16.10	\$21.32	\$28.28	\$36.98	\$56.12	\$85.70	\$127.46	\$237.08	\$381.50	\$506.78	\$663.38	\$872.18	\$1,263.68
\$300,000	\$11.25	\$13.05	\$16.65	\$22.05	\$29.25	\$38.25	\$58.05	\$88.65	\$131.85	\$245.25	\$394.65	\$524.25	\$686.25	\$902.25	\$1,307.25

Coverage reduces at age 70 by 50%. Please refer to the reduced coverage amount for the rate you will pay after reaching age 70. Example: At age 69 you had \$100,000 worth of coverage. Effective the following January 1st after your 70th birthday, your coverage will reduce to \$50,000.

Supplemental Life and AD&D Rates – Spouse / per Payroll Deduction

Supplemental Life AD&D - Spouse (Semi-Monthly, 24x Premiums)															
	<24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90+
Life Rate	\$0.060	\$0.072	\$0.096	\$0.132	\$0.180	\$0.240	\$0.372	\$0.576	\$0.864	\$1.620	\$2.616	\$3.480	\$4.560	\$6.000	\$8.700
AD&D Rate	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	\$0.015
Total Rate	\$0.075	\$0.087	\$0.111	\$0.147	\$0.195	\$0.255	\$0.387	\$0.591	\$0.879	\$1.635	\$2.631	\$3.495	\$4.575	\$6.015	\$8.715
\$10,000	\$0.38	\$0.44	\$0.56	\$0.74	\$0.98	\$1.28	\$1.94	\$2.96	\$4.40	\$8.18	\$13.16	\$17.48	\$22.88	\$30.08	\$43.58
\$15,000	\$0.56	\$0.65	\$0.83	\$1.10	\$1.46	\$1.91	\$2.90	\$4.43	\$6.59	\$12.26	\$19.73	\$26.21	\$34.31	\$45.11	\$65.36
\$20,000	\$0.75	\$0.87	\$1.11	\$1.47	\$1.95	\$2.55	\$3.87	\$5.91	\$8.79	\$16.35	\$26.31	\$34.95	\$45.75	\$60.15	\$87.15
\$25,000	\$0.94	\$1.09	\$1.39	\$1.84	\$2.44	\$3.19	\$4.84	\$7.39	\$10.99	\$20.44	\$32.89	\$43.69	\$57.19	\$75.19	\$108.94
\$30,000	\$1.13	\$1.31	\$1.67	\$2.21	\$2.93	\$3.83	\$5.81	\$8.87	\$13.19	\$24.53	\$39.47	\$52.43	\$68.63	\$90.23	\$130.73
\$35,000	\$1.31	\$1.52	\$1.94	\$2.57	\$3.41	\$4.46	\$6.77	\$10.34	\$15.38	\$28.61	\$46.04	\$61.16	\$80.06	\$105.26	\$152.51
\$40,000	\$1.50	\$1.74	\$2.22	\$2.94	\$3.90	\$5.10	\$7.74	\$11.82	\$17.58	\$32.70	\$52.62	\$69.90	\$91.50	\$120.30	\$174.30
\$45,000	\$1.69	\$1.96	\$2.50	\$3.31	\$4.39	\$5.74	\$8.71	\$13.30	\$19.78	\$36.79	\$59.20	\$78.64	\$102.94	\$135.34	\$196.09
\$50,000	\$1.88	\$2.18	\$2.78	\$3.68	\$4.88	\$6.38	\$9.68	\$14.78	\$21.98	\$40.88	\$65.78	\$87.38	\$114.38	\$150.38	\$217.88
\$55,000	\$2.06	\$2.39	\$3.05	\$4.04	\$5.36	\$7.01	\$10.64	\$16.25	\$24.17	\$44.96	\$72.35	\$96.11	\$125.81	\$165.41	\$239.66
\$60,000	\$2.25	\$2.61	\$3.33	\$4.41	\$5.85	\$7.65	\$11.61	\$17.73	\$26.37	\$49.05	\$78.93	\$104.85	\$137.25	\$180.45	\$261.45
\$65,000	\$2.44	\$2.83	\$3.61	\$4.78	\$6.34	\$8.29	\$12.58	\$19.21	\$28.57	\$53.14	\$85.51	\$113.59	\$148.69	\$195.49	\$283.24
\$70,000	\$2.63	\$3.05	\$3.89	\$5.15	\$6.83	\$8.93	\$13.55	\$20.69	\$30.77	\$57.23	\$92.09	\$122.33	\$160.13	\$210.53	\$305.03
\$75,000	\$2.81	\$3.26	\$4.16	\$5.51	\$7.31	\$9.56	\$14.51	\$22.16	\$32.96	\$61.31	\$98.66	\$131.06	\$171.56	\$225.56	\$326.81
\$80,000	\$3.00	\$3.48	\$4.44	\$5.88	\$7.80	\$10.20	\$15.48	\$23.64	\$35.16	\$65.40	\$105.24	\$139.80	\$183.00	\$240.60	\$348.60
\$85,000	\$3.19	\$3.70	\$4.72	\$6.25	\$8.29	\$10.84	\$16.45	\$25.12	\$37.36	\$69.49	\$111.82	\$148.54	\$194.44	\$255.64	\$370.39
\$90,000	\$3.38	\$3.92	\$5.00	\$6.62	\$8.78	\$11.48	\$17.42	\$26.60	\$39.56	\$73.58	\$118.40	\$157.28	\$205.88	\$270.68	\$392.18
\$95,000	\$3.56	\$4.13	\$5.27	\$6.98	\$9.26	\$12.11	\$18.38	\$28.07	\$41.75	\$77.66	\$124.97	\$166.01	\$217.31	\$285.71	\$413.96
\$100,000	\$3.75	\$4.35	\$5.55	\$7.35	\$9.75	\$12.75	\$19.35	\$29.55	\$43.95	\$81.75	\$131.55	\$174.75	\$228.75	\$300.75	\$435.75
\$105,000	\$3.94	\$4.57	\$5.83	\$7.72	\$10.24	\$13.39	\$20.32	\$31.03	\$46.15	\$85.84	\$138.13	\$183.49	\$240.19	\$315.79	\$457.54
\$110,000	\$4.13	\$4.79	\$6.11	\$8.09	\$10.73	\$14.03	\$21.29	\$32.51	\$48.35	\$89.93	\$144.71	\$192.23	\$251.63	\$330.83	\$479.33
\$115,000	\$4.31	\$5.00	\$6.38	\$8.45	\$11.21	\$14.66	\$22.25	\$33.98	\$50.54	\$94.01	\$151.28	\$200.96	\$263.06	\$345.86	\$501.11
\$120,000	\$4.50	\$5.22	\$6.66	\$8.82	\$11.70	\$15.30	\$23.22	\$35.46	\$52.74	\$98.10	\$157.86	\$209.70	\$274.50	\$360.90	\$522.90
\$125,000	\$4.69	\$5.44	\$6.94	\$9.19	\$12.19	\$15.94	\$24.19	\$36.94	\$54.94	\$102.19	\$164.44	\$218.44	\$285.94	\$375.94	\$544.69
\$130,000	\$4.88	\$5.66	\$7.22	\$9.56	\$12.68	\$16.58	\$25.16	\$38.42	\$57.14	\$106.28	\$171.02	\$227.18	\$297.38	\$390.98	\$566.48
\$135,000	\$5.06	\$5.87	\$7.49	\$9.92	\$13.16	\$17.21	\$26.12	\$39.89	\$59.33	\$110.36	\$177.59	\$235.91	\$308.81	\$406.01	\$588.26
\$140,000	\$5.25	\$6.09	\$7.77	\$10.29	\$13.65	\$17.85	\$27.09	\$41.37	\$61.53	\$114.45	\$184.17	\$244.65	\$320.25	\$421.05	\$610.05
\$145,000	\$5.44	\$6.31	\$8.05	\$10.66	\$14.14	\$18.49	\$28.06	\$42.85	\$63.73	\$118.54	\$190.75	\$253.39	\$331.69	\$436.09	\$631.84
\$150,000	\$5.63	\$6.53	\$8.33	\$11.03	\$14.63	\$19.13	\$29.03	\$44.33	\$65.93	\$122.63	\$197.33	\$262.13	\$343.13	\$451.13	\$653.63

	Child
Life Rate	\$0.100
AD&D Rate	\$0.000
Total Rate	\$0.100
\$5,000	\$0.25
\$10,000	\$0.50

Coverage reduces at age 70 by 50%. Please refer to the reduced coverage amount for the rate you will pay after reaching age 70. Example: At age 69 you had \$100,000 worth of coverage. Effective the following January 1st after your 70th birthday, your coverage will reduce to \$50,000.