

**Monthly Employee Premium
Life Premium for sample benefit amounts**

Employee and Spouse premiums are calculated separately.
Refer to Program Specifications for your maximum benefit amounts.
Benefits and premium amounts reflect age reductions.

Monthly RATE Per \$1000	AGE	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000	\$ 60,000	\$ 70,000	\$ 80,000	\$ 90,000	\$ 100,000
0.0800	<25	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
0.0800	25-29	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
0.0900	30-34	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
0.1200	35-39	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
0.1800	40-44	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00	\$10.80	\$12.60	\$14.40	\$16.20	\$18.00
0.3000	45-49	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00
0.5700	50-54	\$5.70	\$11.40	\$17.10	\$22.80	\$28.50	\$34.20	\$39.90	\$45.60	\$51.30	\$57.00
0.9000	55-59	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00	\$54.00	\$63.00	\$72.00	\$81.00	\$90.00
1.0600	60-64	\$10.60	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60	\$74.20	\$84.80	\$95.40	\$106.00
1.9000	65-69	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500	\$39,000	\$45,500	\$52,000	\$58,500	\$65,000
		\$12.35	\$24.70	\$37.05	\$49.40	\$61.75	\$74.10	\$86.45	\$98.80	\$111.15	\$123.50
3.7100	70-74	\$4,000	\$8,000	\$12,000	\$16,000	\$20,000	N/A	N/A	N/A	N/A	N/A
		\$14.84	\$29.68	\$44.52	\$59.36	\$74.20	N/A	N/A	N/A	N/A	N/A
9.9400	75-79	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	N/A	N/A	N/A	N/A	N/A
		\$24.85	\$49.70	\$74.55	\$99.40	\$124.25	N/A	N/A	N/A	N/A	N/A
22.7400	80+	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	N/A	N/A	N/A	N/A	N/A
		\$22.74	\$45.48	\$68.22	\$90.96	\$113.70	N/A	N/A	N/A	N/A	N/A

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

Example:

Use this formula to calculate premium for benefit amounts over \$ 100,000

Age	Monthly Rate Per \$1,000	X	Benefit In \$1,000's	=	Monthly Cost
Example: 35	0.1200	X	150	=	\$ 18.00
		X		=	

**Dependent Children Benefit
Monthly Rate:**

\$ 10,000
\$ 2.00

Premium covers all dependent children regardless of the number of children.

**Monthly Spouse Premium
Life Premium for sample benefit amounts**

Employee and Spouse premiums are calculated separately.
Spouse premiums will be calculated based on the Employee Age
Refer to Program Specifications for your maximum benefit amounts.

Benefits and premium amounts reflect age reductions.

Monthly RATE Per \$1000	AGE	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 35,000	\$ 40,000	\$ 45,000	\$ 50,000
0.0800	<25	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00
0.0800	25-29	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00
0.0900	30-34	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
0.1200	35-39	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
0.1800	40-44	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
0.3000	45-49	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
0.5700	50-54	\$2.85	\$5.70	\$8.55	\$11.40	\$14.25	\$17.10	\$19.95	\$22.80	\$25.65	\$28.50
0.9000	55-59	\$4.50	\$9.00	\$13.50	\$18.00	\$22.50	\$27.00	\$31.50	\$36.00	\$40.50	\$45.00
1.0600	60-64	\$5.30	\$10.60	\$15.90	\$21.20	\$26.50	\$31.80	\$37.10	\$42.40	\$47.70	\$53.00
1.9000	65-69	\$3,250	\$6,500	\$9,750	\$13,000	\$16,250	\$19,500	\$22,750	\$26,000	\$29,250	\$32,500
		\$6.18	\$12.35	\$18.53	\$24.70	\$30.88	\$37.05	\$43.23	\$49.40	\$55.58	\$61.75

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

**Dependent Children Benefit
Monthly Rate:**

\$ 10,000
\$ 2.00

Premium covers all dependent children regardless of the number of children.

Monthly Employee Premium
Life and Accidental Death and Dismemberment Premium for sample benefit amounts

Employee and Spouse premiums are calculated separately.
 Refer to Program Specifications for your maximum benefit amounts.

Benefits and premium amounts reflect age reductions.

Monthly RATE Per \$1000	AGE	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000	\$ 60,000	\$ 70,000	\$ 80,000	\$ 90,000	\$ 100,000
0.1100	<25	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
0.1100	25-29	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
0.1200	30-34	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
0.1500	35-39	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
0.2100	40-44	\$2.10	\$4.20	\$6.30	\$8.40	\$10.50	\$12.60	\$14.70	\$16.80	\$18.90	\$21.00
0.3300	45-49	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$19.80	\$23.10	\$26.40	\$29.70	\$33.00
0.6000	50-54	\$6.00	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00
0.9300	55-59	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50	\$55.80	\$65.10	\$74.40	\$83.70	\$93.00
1.0900	60-64	\$10.90	\$21.80	\$32.70	\$43.60	\$54.50	\$65.40	\$76.30	\$87.20	\$98.10	\$109.00
1.9300	65-69	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500	\$39,000	\$45,500	\$52,000	\$58,500	\$65,000
		\$12.55	\$25.09	\$37.64	\$50.18	\$62.73	\$75.27	\$87.82	\$100.36	\$112.91	\$125.45
3.7400	70-74	\$4,000	\$8,000	\$12,000	\$16,000	\$20,000	N/A	N/A	N/A	N/A	N/A
		\$14.96	\$29.92	\$44.88	\$59.84	\$74.80	N/A	N/A	N/A	N/A	N/A
9.9700	75-79	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	N/A	N/A	N/A	N/A	N/A
		\$24.93	\$49.85	\$74.78	\$99.70	\$124.63	N/A	N/A	N/A	N/A	N/A
22.7700	80+	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	N/A	N/A	N/A	N/A	N/A
		\$22.77	\$45.54	\$68.31	\$91.08	\$113.85	N/A	N/A	N/A	N/A	N/A

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

Example:

Use this formula to calculate premium for benefit amounts over \$ 100,000

Age	Monthly Rate Per \$1,000	X	Benefit In \$1,000's	=	Monthly Cost
Example: 35	0.1500	X	150	=	\$ 22.50
		X		=	

Dependent Children Benefit

\$ 10,000
\$ 2.00

Monthly Rate:

Premium covers all dependent children regardless of the number of children.

Monthly Spouse Premium
Life and Accidental Death and Dismemberment Premium for sample benefit amounts

Employee and Spouse premiums are calculated separately.
 Spouse premiums will be calculated based on the Employee Age
 Refer to Program Specifications for your maximum benefit amounts.

Benefits and premium amounts reflect age reductions.

Monthly RATE Per \$1000	AGE	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 35,000	\$ 40,000	\$ 45,000	\$ 50,000
0.1100	<25	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
0.1100	25-29	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
0.1200	30-34	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
0.1500	35-39	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75	\$4.50	\$5.25	\$6.00	\$6.75	\$7.50
0.2100	40-44	\$1.05	\$2.10	\$3.15	\$4.20	\$5.25	\$6.30	\$7.35	\$8.40	\$9.45	\$10.50
0.3300	45-49	\$1.65	\$3.30	\$4.95	\$6.60	\$8.25	\$9.90	\$11.55	\$13.20	\$14.85	\$16.50
0.6000	50-54	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00
0.9300	55-59	\$4.65	\$9.30	\$13.95	\$18.60	\$23.25	\$27.90	\$32.55	\$37.20	\$41.85	\$46.50
1.0900	60-64	\$5.45	\$10.90	\$16.35	\$21.80	\$27.25	\$32.70	\$38.15	\$43.60	\$49.05	\$54.50
1.9300	65-69	\$3,250	\$6,500	\$9,750	\$13,000	\$16,250	\$19,500	\$22,750	\$26,000	\$29,250	\$32,500
		\$6.27	\$12.55	\$18.82	\$25.09	\$31.36	\$37.64	\$43.91	\$50.18	\$56.45	\$62.73

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

Dependent Children Benefit
Monthly Rate:

\$ 10,000
\$ 2.00

Premium covers all dependent children regardless of the number of children.