

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 INSURANCE												
Semi-monthly Premium Amount (Cost per Pay Period – 24/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	\$0.40	\$0.40	\$0.40	\$0.60	\$0.95	\$1.40	\$2.40	\$4.10	\$6.45	\$10.15	\$16.15	\$28.60
\$20,000	\$0.80	\$0.80	\$0.80	\$1.20	\$1.90	\$2.80	\$4.80	\$8.20	\$12.90	\$20.30	\$32.30	\$57.20
\$30,000	\$1.20	\$1.20	\$1.20	\$1.80	\$2.85	\$4.20	\$7.20	\$12.30	\$19.35	\$30.45	\$48.45	\$85.80
\$40,000	\$1.60	\$1.60	\$1.60	\$2.40	\$3.80	\$5.60	\$9.60	\$16.40	\$25.80	\$40.60	\$64.60	\$114.40
\$50,000	\$2.00	\$2.00	\$2.00	\$3.00	\$4.75	\$7.00	\$12.00	\$20.50	\$32.25	\$50.75	\$80.75	\$143.00
\$60,000	\$2.40	\$2.40	\$2.40	\$3.60	\$5.70	\$8.40	\$14.40	\$24.60	\$38.70	\$60.90	\$96.90	\$171.60
\$70,000	\$2.80	\$2.80	\$2.80	\$4.20	\$6.65	\$9.80	\$16.80	\$28.70	\$45.15	\$71.05	\$113.05	\$200.20
\$80,000	\$3.20	\$3.20	\$3.20	\$4.80	\$7.60	\$11.20	\$19.20	\$32.80	\$51.60	\$81.20	\$129.20	\$228.80
\$90,000	\$3.60	\$3.60	\$3.60	\$5.40	\$8.55	\$12.60	\$21.60	\$36.90	\$58.05	\$91.35	\$145.35	\$257.40
\$100,000	\$4.00	\$4.00	\$4.00	\$6.00	\$9.50	\$14.00	\$24.00	\$41.00	\$64.50	\$101.50	\$161.50	\$286.00
\$110,000	\$4.40	\$4.40	\$4.40	\$6.60	\$10.45	\$15.40	\$26.40	\$45.10	\$70.95	\$111.65	\$177.65	\$314.60
\$120,000	\$4.80	\$4.80	\$4.80	\$7.20	\$11.40	\$16.80	\$28.80	\$49.20	\$77.40	\$121.80	\$193.80	\$343.20
\$130,000	\$5.20	\$5.20	\$5.20	\$7.80	\$12.35	\$18.20	\$31.20	\$53.30	\$83.85	\$131.95	\$209.95	\$371.80
\$140,000	\$5.60	\$5.60	\$5.60	\$8.40	\$13.30	\$19.60	\$33.60	\$57.40	\$90.30	\$142.10	\$226.10	\$400.40
\$150,000	\$6.00	\$6.00	\$6.00	\$9.00	\$14.25	\$21.00	\$36.00	\$61.50	\$96.75	\$152.25	\$242.25	\$429.00
\$160,000	\$6.40	\$6.40	\$6.40	\$9.60	\$15.20	\$22.40	\$38.40	\$65.60	\$103.20	\$162.40	\$258.40	\$457.60
\$170,000	\$6.80	\$6.80	\$6.80	\$10.20	\$16.15	\$23.80	\$40.80	\$69.70	\$109.65	\$172.55	\$274.55	\$486.20
\$180,000	\$7.20	\$7.20	\$7.20	\$10.80	\$17.10	\$25.20	\$43.20	\$73.80	\$116.10	\$182.70	\$290.70	\$514.80
\$190,000	\$7.60	\$7.60	\$7.60	\$11.40	\$18.05	\$26.60	\$45.60	\$77.90	\$122.55	\$192.85	\$306.85	\$543.40
\$200,000	\$8.00	\$8.00	\$8.00	\$12.00	\$19.00	\$28.00	\$48.00	\$82.00	\$129.00	\$203.00	\$323.00	\$572.00
\$210,000	\$8.40	\$8.40	\$8.40	\$12.60	\$19.95	\$29.40	\$50.40	\$86.10	\$135.45	\$213.15	\$339.15	\$600.60
\$220,000	\$8.80	\$8.80	\$8.80	\$13.20	\$20.90	\$30.80	\$52.80	\$90.20	\$141.90	\$223.30	\$355.30	\$629.20
\$230,000	\$9.20	\$9.20	\$9.20	\$13.80	\$21.85	\$32.20	\$55.20	\$94.30	\$148.35	\$233.45	\$371.45	\$657.80
\$240,000	\$9.60	\$9.60	\$9.60	\$14.40	\$22.80	\$33.60	\$57.60	\$98.40	\$154.80	\$243.60	\$387.60	\$686.40
\$250,000	\$10.00	\$10.00	\$10.00	\$15.00	\$23.75	\$35.00	\$60.00	\$102.50	\$161.25	\$253.75	\$403.75	\$715.00
\$260,000	\$10.40	\$10.40	\$10.40	\$15.60	\$24.70	\$36.40	\$62.40	\$106.60	\$167.70	\$263.90	\$419.90	\$743.60
\$270,000	\$10.80	\$10.80	\$10.80	\$16.20	\$25.65	\$37.80	\$64.80	\$110.70	\$174.15	\$274.05	\$436.05	\$772.20
\$280,000	\$11.20	\$11.20	\$11.20	\$16.80	\$26.60	\$39.20	\$67.20	\$114.80	\$180.60	\$284.20	\$452.20	\$800.80
\$290,000	\$11.60	\$11.60	\$11.60	\$17.40	\$27.55	\$40.60	\$69.60	\$118.90	\$187.05	\$294.35	\$468.35	\$829.40
\$300,000	\$12.00	\$12.00	\$12.00	\$18.00	\$28.50	\$42.00	\$72.00	\$123.00	\$193.50	\$304.50	\$484.50	\$858.00
\$310,000	\$12.40	\$12.40	\$12.40	\$18.60	\$29.45	\$43.40	\$74.40	\$127.10	\$199.95	\$314.65	\$500.65	\$886.60
\$320,000	\$12.80	\$12.80	\$12.80	\$19.20	\$30.40	\$44.80	\$76.80	\$131.20	\$206.40	\$324.80	\$516.80	\$915.20
\$330,000	\$13.20	\$13.20	\$13.20	\$19.80	\$31.35	\$46.20	\$79.20	\$135.30	\$212.85	\$334.95	\$532.95	\$943.80
\$340,000	\$13.60	\$13.60	\$13.60	\$20.40	\$32.30	\$47.60	\$81.60	\$139.40	\$219.30	\$345.10	\$549.10	\$972.40
\$350,000	\$14.00	\$14.00	\$14.00	\$21.00	\$33.25	\$49.00	\$84.00	\$143.50	\$225.75	\$355.25	\$565.25	\$1,001.00
\$360,000	\$14.40	\$14.40	\$14.40	\$21.60	\$34.20	\$50.40	\$86.40	\$147.60	\$232.20	\$365.40	\$581.40	\$1,029.60
\$370,000	\$14.80	\$14.80	\$14.80	\$22.20	\$35.15	\$51.80	\$88.80	\$151.70	\$238.65	\$375.55	\$597.55	\$1,058.20
\$380,000	\$15.20	\$15.20	\$15.20	\$22.80	\$36.10	\$53.20	\$91.20	\$155.80	\$245.10	\$385.70	\$613.70	\$1,086.80
\$390,000	\$15.60	\$15.60	\$15.60	\$23.40	\$37.05	\$54.60	\$93.60	\$159.90	\$251.55	\$395.85	\$629.85	\$1,115.40
\$400,000	\$16.00	\$16.00	\$16.00	\$24.00	\$38.00	\$56.00	\$96.00	\$164.00	\$258.00	\$406.00	\$646.00	\$1,144.00
\$410,000	\$16.40	\$16.40	\$16.40	\$24.60	\$38.95	\$57.40	\$98.40	\$168.10	\$264.45	\$416.15	\$662.15	\$1,172.60
\$420,000	\$16.80	\$16.80	\$16.80	\$25.20	\$39.90	\$58.80	\$100.80	\$172.20	\$270.90	\$426.30	\$678.30	\$1,201.20
\$430,000	\$17.20	\$17.20	\$17.20	\$25.80	\$40.85	\$60.20	\$103.20	\$176.30	\$277.35	\$436.45	\$694.45	\$1,229.80
\$440,000	\$17.60	\$17.60	\$17.60	\$26.40	\$41.80	\$61.60	\$105.60	\$180.40	\$283.80	\$446.60	\$710.60	\$1,258.40

\$450,000	\$18.00	\$18.00	\$18.00	\$27.00	\$42.75	\$63.00	\$108.00	\$184.50	\$290.25	\$456.75	\$726.75	\$1,287.00
\$460,000	\$18.40	\$18.40	\$18.40	\$27.60	\$43.70	\$64.40	\$110.40	\$188.60	\$296.70	\$466.90	\$742.90	\$1,315.60
\$470,000	\$18.80	\$18.80	\$18.80	\$28.20	\$44.65	\$65.80	\$112.80	\$192.70	\$303.15	\$477.05	\$759.05	\$1,344.20
\$480,000	\$19.20	\$19.20	\$19.20	\$28.80	\$45.60	\$67.20	\$115.20	\$196.80	\$309.60	\$487.20	\$775.20	\$1,372.80
\$490,000	\$19.60	\$19.60	\$19.60	\$29.40	\$46.55	\$68.60	\$117.60	\$200.90	\$316.05	\$497.35	\$791.35	\$1,401.40
\$500,000	\$20.00	\$20.00	\$20.00	\$30.00	\$47.50	\$70.00	\$120.00	\$205.00	\$322.50	\$507.50	\$807.50	\$1,430.00

SPOUSE SUPPLEMENTAL TERM LIFE INSURANCE

Semi-monthly Premium Amount (Cost per Pay Period – 24/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	\$0.40	\$0.40	\$0.40	\$0.60	\$0.95	\$1.40	\$2.40	\$4.10	\$6.45	\$10.15	\$16.15	\$28.60
\$20,000	\$0.80	\$0.80	\$0.80	\$1.20	\$1.90	\$2.80	\$4.80	\$8.20	\$12.90	\$20.30	\$32.30	\$57.20
\$30,000	\$1.20	\$1.20	\$1.20	\$1.80	\$2.85	\$4.20	\$7.20	\$12.30	\$19.35	\$30.45	\$48.45	\$85.80
\$40,000	\$1.60	\$1.60	\$1.60	\$2.40	\$3.80	\$5.60	\$9.60	\$16.40	\$25.80	\$40.60	\$64.60	\$114.40
\$50,000	\$2.00	\$2.00	\$2.00	\$3.00	\$4.75	\$7.00	\$12.00	\$20.50	\$32.25	\$50.75	\$80.75	\$143.00
\$60,000	\$2.40	\$2.40	\$2.40	\$3.60	\$5.70	\$8.40	\$14.40	\$24.60	\$38.70	\$60.90	\$96.90	\$171.60
\$70,000	\$2.80	\$2.80	\$2.80	\$4.20	\$6.65	\$9.80	\$16.80	\$28.70	\$45.15	\$71.05	\$113.05	\$200.20
\$80,000	\$3.20	\$3.20	\$3.20	\$4.80	\$7.60	\$11.20	\$19.20	\$32.80	\$51.60	\$81.20	\$129.20	\$228.80
\$90,000	\$3.60	\$3.60	\$3.60	\$5.40	\$8.55	\$12.60	\$21.60	\$36.90	\$58.05	\$91.35	\$145.35	\$257.40
\$100,000	\$4.00	\$4.00	\$4.00	\$6.00	\$9.50	\$14.00	\$24.00	\$41.00	\$64.50	\$101.50	\$161.50	\$286.00
\$110,000	\$4.40	\$4.40	\$4.40	\$6.60	\$10.45	\$15.40	\$26.40	\$45.10	\$70.95	\$111.65	\$177.65	\$314.60
\$120,000	\$4.80	\$4.80	\$4.80	\$7.20	\$11.40	\$16.80	\$28.80	\$49.20	\$77.40	\$121.80	\$193.80	\$343.20
\$130,000	\$5.20	\$5.20	\$5.20	\$7.80	\$12.35	\$18.20	\$31.20	\$53.30	\$83.85	\$131.95	\$209.95	\$371.80
\$140,000	\$5.60	\$5.60	\$5.60	\$8.40	\$13.30	\$19.60	\$33.60	\$57.40	\$90.30	\$142.10	\$226.10	\$400.40
\$150,000	\$6.00	\$6.00	\$6.00	\$9.00	\$14.25	\$21.00	\$36.00	\$61.50	\$96.75	\$152.25	\$242.25	\$429.00
\$160,000	\$6.40	\$6.40	\$6.40	\$9.60	\$15.20	\$22.40	\$38.40	\$65.60	\$103.20	\$162.40	\$258.40	\$457.60
\$170,000	\$6.80	\$6.80	\$6.80	\$10.20	\$16.15	\$23.80	\$40.80	\$69.70	\$109.65	\$172.55	\$274.55	\$486.20
\$180,000	\$7.20	\$7.20	\$7.20	\$10.80	\$17.10	\$25.20	\$43.20	\$73.80	\$116.10	\$182.70	\$290.70	\$514.80
\$190,000	\$7.60	\$7.60	\$7.60	\$11.40	\$18.05	\$26.60	\$45.60	\$77.90	\$122.55	\$192.85	\$306.85	\$543.40
\$200,000	\$8.00	\$8.00	\$8.00	\$12.00	\$19.00	\$28.00	\$48.00	\$82.00	\$129.00	\$203.00	\$323.00	\$572.00
\$210,000	\$8.40	\$8.40	\$8.40	\$12.60	\$19.95	\$29.40	\$50.40	\$86.10	\$135.45	\$213.15	\$339.15	\$600.60
\$220,000	\$8.80	\$8.80	\$8.80	\$13.20	\$20.90	\$30.80	\$52.80	\$90.20	\$141.90	\$223.30	\$355.30	\$629.20
\$230,000	\$9.20	\$9.20	\$9.20	\$13.80	\$21.85	\$32.20	\$55.20	\$94.30	\$148.35	\$233.45	\$371.45	\$657.80
\$240,000	\$9.60	\$9.60	\$9.60	\$14.40	\$22.80	\$33.60	\$57.60	\$98.40	\$154.80	\$243.60	\$387.60	\$686.40
\$250,000	\$10.00	\$10.00	\$10.00	\$15.00	\$23.75	\$35.00	\$60.00	\$102.50	\$161.25	\$253.75	\$403.75	\$715.00
\$260,000	\$10.40	\$10.40	\$10.40	\$15.60	\$24.70	\$36.40	\$62.40	\$106.60	\$167.70	\$263.90	\$419.90	\$743.60
\$270,000	\$10.80	\$10.80	\$10.80	\$16.20	\$25.65	\$37.80	\$64.80	\$110.70	\$174.15	\$274.05	\$436.05	\$772.20
\$280,000	\$11.20	\$11.20	\$11.20	\$16.80	\$26.60	\$39.20	\$67.20	\$114.80	\$180.60	\$284.20	\$452.20	\$800.80
\$290,000	\$11.60	\$11.60	\$11.60	\$17.40	\$27.55	\$40.60	\$69.60	\$118.90	\$187.05	\$294.35	\$468.35	\$829.40
\$300,000	\$12.00	\$12.00	\$12.00	\$18.00	\$28.50	\$42.00	\$72.00	\$123.00	\$193.50	\$304.50	\$484.50	\$858.00
\$310,000	\$12.40	\$12.40	\$12.40	\$18.60	\$29.45	\$43.40	\$74.40	\$127.10	\$199.95	\$314.65	\$500.65	\$886.60
\$320,000	\$12.80	\$12.80	\$12.80	\$19.20	\$30.40	\$44.80	\$76.80	\$131.20	\$206.40	\$324.80	\$516.80	\$915.20
\$330,000	\$13.20	\$13.20	\$13.20	\$19.80	\$31.35	\$46.20	\$79.20	\$135.30	\$212.85	\$334.95	\$532.95	\$943.80
\$340,000	\$13.60	\$13.60	\$13.60	\$20.40	\$32.30	\$47.60	\$81.60	\$139.40	\$219.30	\$345.10	\$549.10	\$972.40
\$350,000	\$14.00	\$14.00	\$14.00	\$21.00	\$33.25	\$49.00	\$84.00	\$143.50	\$225.75	\$355.25	\$565.25	\$1,001.00
\$360,000	\$14.40	\$14.40	\$14.40	\$21.60	\$34.20	\$50.40	\$86.40	\$147.60	\$232.20	\$365.40	\$581.40	\$1,029.60
\$370,000	\$14.80	\$14.80	\$14.80	\$22.20	\$35.15	\$51.80	\$88.80	\$151.70	\$238.65	\$375.55	\$597.55	\$1,058.20
\$380,000	\$15.20	\$15.20	\$15.20	\$22.80	\$36.10	\$53.20	\$91.20	\$155.80	\$245.10	\$385.70	\$613.70	\$1,086.80
\$390,000	\$15.60	\$15.60	\$15.60	\$23.40	\$37.05	\$54.60	\$93.60	\$159.90	\$251.55	\$395.85	\$629.85	\$1,115.40
\$400,000	\$16.00	\$16.00	\$16.00	\$24.00	\$38.00	\$56.00	\$96.00	\$164.00	\$258.00	\$406.00	\$646.00	\$1,144.00
\$410,000	\$16.40	\$16.40	\$16.40	\$24.60	\$38.95	\$57.40	\$98.40	\$168.10	\$264.45	\$416.15	\$662.15	\$1,172.60
\$420,000	\$16.80	\$16.80	\$16.80	\$25.20	\$39.90	\$58.80	\$100.80	\$172.20	\$270.90	\$426.30	\$678.30	\$1,201.20
\$430,000	\$17.20	\$17.20	\$17.20	\$25.80	\$40.85	\$60.20	\$103.20	\$176.30	\$277.35	\$436.45	\$694.45	\$1,229.80
\$440,000	\$17.60	\$17.60	\$17.60	\$26.40	\$41.80	\$61.60	\$105.60	\$180.40	\$283.80	\$446.60	\$710.60	\$1,258.40
\$450,000	\$18.00	\$18.00	\$18.00	\$27.00	\$42.75	\$63.00	\$108.00	\$184.50	\$290.25	\$456.75	\$726.75	\$1,287.00
\$460,000	\$18.40	\$18.40	\$18.40	\$27.60	\$43.70	\$64.40	\$110.40	\$188.60	\$296.70	\$466.90	\$742.90	\$1,315.60
\$470,000	\$18.80	\$18.80	\$18.80	\$28.20	\$44.65	\$65.80	\$112.80	\$192.70	\$303.15	\$477.05	\$759.05	\$1,344.20

\$480,000	\$19.20	\$19.20	\$19.20	\$28.80	\$45.60	\$67.20	\$115.20	\$196.80	\$309.60	\$487.20	\$775.20	\$1,372.80
\$490,000	\$19.60	\$19.60	\$19.60	\$29.40	\$46.55	\$68.60	\$117.60	\$200.90	\$316.05	\$497.35	\$791.35	\$1,401.40
\$500,000	\$20.00	\$20.00	\$20.00	\$30.00	\$47.50	\$70.00	\$120.00	\$205.00	\$322.50	\$507.50	\$807.50	\$1,430.00

CHILD(REN) SUPPLEMENTAL TERM LIFE INSURANCE	
Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)	
Benefit Amount	Cost For All Children
\$5,000	\$0.50
\$10,000	\$1.00

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VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE								
Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)								
Benefit Amount	Employee Only	Employee & Family	Benefit Amount	Employee Only	Employee & Family	Benefit Amount	Employee Only	Employee & Family
\$10,000	\$0.25	\$0.40	\$180,000	\$4.50	\$7.20	\$350,000	\$8.75	\$14.00
\$20,000	\$0.50	\$0.80	\$190,000	\$4.75	\$7.60	\$360,000	\$9.00	\$14.40
\$30,000	\$0.75	\$1.20	\$200,000	\$5.00	\$8.00	\$370,000	\$9.25	\$14.80
\$40,000	\$1.00	\$1.60	\$210,000	\$5.25	\$8.40	\$380,000	\$9.50	\$15.20
\$50,000	\$1.25	\$2.00	\$220,000	\$5.50	\$8.80	\$390,000	\$9.75	\$15.60
\$60,000	\$1.50	\$2.40	\$230,000	\$5.75	\$9.20	\$400,000	\$10.00	\$16.00
\$70,000	\$1.75	\$2.80	\$240,000	\$6.00	\$9.60	\$410,000	\$10.25	\$16.40
\$80,000	\$2.00	\$3.20	\$250,000	\$6.25	\$10.00	\$420,000	\$10.50	\$16.80
\$90,000	\$2.25	\$3.60	\$260,000	\$6.50	\$10.40	\$430,000	\$10.75	\$17.20
\$100,000	\$2.50	\$4.00	\$270,000	\$6.75	\$10.80	\$440,000	\$11.00	\$17.60
\$110,000	\$2.75	\$4.40	\$280,000	\$7.00	\$11.20	\$450,000	\$11.25	\$18.00
\$120,000	\$3.00	\$4.80	\$290,000	\$7.25	\$11.60	\$460,000	\$11.50	\$18.40
\$130,000	\$3.25	\$5.20	\$300,000	\$7.50	\$12.00	\$470,000	\$11.75	\$18.80
\$140,000	\$3.50	\$5.60	\$310,000	\$7.75	\$12.40	\$480,000	\$12.00	\$19.20
\$150,000	\$3.75	\$6.00	\$320,000	\$8.00	\$12.80	\$490,000	\$12.25	\$19.60
\$160,000	\$4.00	\$6.40	\$330,000	\$8.25	\$13.20	\$500,000	\$12.50	\$20.00
\$170,000	\$4.25	\$6.80	\$340,000	\$8.50	\$13.60			

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