

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.

VOLUNTARY 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	\$1.00	\$1.00	\$1.00	\$1.50	\$2.50	\$4.10	\$6.20	\$10.10	\$14.60	\$24.80	\$39.70	\$39.70
\$20,000	\$2.00	\$2.00	\$2.00	\$3.00	\$5.00	\$8.20	\$12.40	\$20.20	\$29.20	\$49.60	\$79.40	\$79.40
\$30,000	\$3.00	\$3.00	\$3.00	\$4.50	\$7.50	\$12.30	\$18.60	\$30.30	\$43.80	\$74.40	\$119.10	\$119.10
\$40,000	\$4.00	\$4.00	\$4.00	\$6.00	\$10.00	\$16.40	\$24.80	\$40.40	\$58.40	\$99.20	\$158.80	\$158.80
\$50,000	\$5.00	\$5.00	\$5.00	\$7.50	\$12.50	\$20.50	\$31.00	\$50.50	\$73.00	\$124.00	\$198.50	\$198.50
\$60,000	\$6.00	\$6.00	\$6.00	\$9.00	\$15.00	\$24.60	\$37.20	\$60.60	\$87.60	\$148.80	\$238.20	\$238.20
\$70,000	\$7.00	\$7.00	\$7.00	\$10.50	\$17.50	\$28.70	\$43.40	\$70.70	\$102.20	\$173.60	\$277.90	\$277.90
\$80,000	\$8.00	\$8.00	\$8.00	\$12.00	\$20.00	\$32.80	\$49.60	\$80.80	\$116.80	\$198.40	\$317.60	\$317.60
\$90,000	\$9.00	\$9.00	\$9.00	\$13.50	\$22.50	\$36.90	\$55.80	\$90.90	\$131.40	\$223.20	\$357.30	\$357.30
\$100,000	\$10.00	\$10.00	\$10.00	\$15.00	\$25.00	\$41.00	\$62.00	\$101.00	\$146.00	\$248.00	\$397.00	\$397.00
\$110,000	\$11.00	\$11.00	\$11.00	\$16.50	\$27.50	\$45.10	\$68.20	\$111.10	\$160.60	\$272.80	\$436.70	\$436.70
\$120,000	\$12.00	\$12.00	\$12.00	\$18.00	\$30.00	\$49.20	\$74.40	\$121.20	\$175.20	\$297.60	\$476.40	\$476.40
\$130,000	\$13.00	\$13.00	\$13.00	\$19.50	\$32.50	\$53.30	\$80.60	\$131.30	\$189.80	\$322.40	\$516.10	\$516.10
\$140,000	\$14.00	\$14.00	\$14.00	\$21.00	\$35.00	\$57.40	\$86.80	\$141.40	\$204.40	\$347.20	\$555.80	\$555.80
\$150,000	\$15.00	\$15.00	\$15.00	\$22.50	\$37.50	\$61.50	\$93.00	\$151.50	\$219.00	\$372.00	\$595.50	\$595.50
\$160,000	\$16.00	\$16.00	\$16.00	\$24.00	\$40.00	\$65.60	\$99.20	\$161.60	\$233.60	\$396.80	\$635.20	\$635.20
\$170,000	\$17.00	\$17.00	\$17.00	\$25.50	\$42.50	\$69.70	\$105.40	\$171.70	\$248.20	\$421.60	\$674.90	\$674.90
\$180,000	\$18.00	\$18.00	\$18.00	\$27.00	\$45.00	\$73.80	\$111.60	\$181.80	\$262.80	\$446.40	\$714.60	\$714.60
\$190,000	\$19.00	\$19.00	\$19.00	\$28.50	\$47.50	\$77.90	\$117.80	\$191.90	\$277.40	\$471.20	\$754.30	\$754.30
\$200,000	\$20.00	\$20.00	\$20.00	\$30.00	\$50.00	\$82.00	\$124.00	\$202.00	\$292.00	\$496.00	\$794.00	\$794.00
\$210,000	\$21.00	\$21.00	\$21.00	\$31.50	\$52.50	\$86.10	\$130.20	\$212.10	\$306.60	\$520.80	\$833.70	\$833.70
\$220,000	\$22.00	\$22.00	\$22.00	\$33.00	\$55.00	\$90.20	\$136.40	\$222.20	\$321.20	\$545.60	\$873.40	\$873.40
\$230,000	\$23.00	\$23.00	\$23.00	\$34.50	\$57.50	\$94.30	\$142.60	\$232.30	\$335.80	\$570.40	\$913.10	\$913.10
\$240,000	\$24.00	\$24.00	\$24.00	\$36.00	\$60.00	\$98.40	\$148.80	\$242.40	\$350.40	\$595.20	\$952.80	\$952.80
\$250,000	\$25.00	\$25.00	\$25.00	\$37.50	\$62.50	\$102.50	\$155.00	\$252.50	\$365.00	\$620.00	\$992.50	\$992.50

SPOUSE VOLUNTARY 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+
\$5,000	\$0.50	\$0.50	\$0.50	\$0.75	\$1.25	\$2.05	\$3.10	\$5.05	\$7.30	\$12.40	\$19.85	\$19.85
\$10,000	\$1.00	\$1.00	\$1.00	\$1.50	\$2.50	\$4.10	\$6.20	\$10.10	\$14.60	\$24.80	\$39.70	\$39.70
\$15,000	\$1.50	\$1.50	\$1.50	\$2.25	\$3.75	\$6.15	\$9.30	\$15.15	\$21.90	\$37.20	\$59.55	\$59.55
\$20,000	\$2.00	\$2.00	\$2.00	\$3.00	\$5.00	\$8.20	\$12.40	\$20.20	\$29.20	\$49.60	\$79.40	\$79.40
\$25,000	\$2.50	\$2.50	\$2.50	\$3.75	\$6.25	\$10.25	\$15.50	\$25.25	\$36.50	\$62.00	\$99.25	\$99.25
\$30,000	\$3.00	\$3.00	\$3.00	\$4.50	\$7.50	\$12.30	\$18.60	\$30.30	\$43.80	\$74.40	\$119.10	\$119.10
\$35,000	\$3.50	\$3.50	\$3.50	\$5.25	\$8.75	\$14.35	\$21.70	\$35.35	\$51.10	\$86.80	\$138.95	\$138.95
\$40,000	\$4.00	\$4.00	\$4.00	\$6.00	\$10.00	\$16.40	\$24.80	\$40.40	\$58.40	\$99.20	\$158.80	\$158.80
\$45,000	\$4.50	\$4.50	\$4.50	\$6.75	\$11.25	\$18.45	\$27.90	\$45.45	\$65.70	\$111.60	\$178.65	\$178.65
\$50,000	\$5.00	\$5.00	\$5.00	\$7.50	\$12.50	\$20.50	\$31.00	\$50.50	\$73.00	\$124.00	\$198.50	\$198.50

CHILD(REN) VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE											
Monthly Premium Amount (Cost per Pay Period – 12/Year)											
Benefit Amount	Cost For Each Child	x	Number of Covered Children	=	Cost For All Children	Benefit Amount	Cost For Each Child	x	Number of Covered Children	=	Cost For All Children
\$2,000	\$0.24	x		=		\$8,000	\$0.96	x		=	
\$4,000	\$0.48	x		=		\$10,000	\$1.20	x		=	
\$6,000	\$0.72	x		=							

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