

# 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 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	\$0.79	\$0.88	\$1.17	\$1.69	\$2.55	\$3.84	\$5.57	\$7.62	\$10.99	\$19.16	\$52.87
\$20,000	\$2.00	\$1.58	\$1.76	\$2.34	\$3.38	\$5.10	\$7.68	\$11.14	\$15.24	\$21.98	\$38.32	\$105.74
\$30,000	\$3.00	\$2.37	\$2.64	\$3.51	\$5.07	\$7.65	\$11.52	\$16.71	\$22.86	\$32.97	\$57.48	\$158.61
\$40,000	\$4.00	\$3.16	\$3.52	\$4.68	\$6.76	\$10.20	\$15.36	\$22.28	\$30.48	\$43.96	\$76.64	\$211.48
\$50,000	\$5.00	\$3.95	\$4.40	\$5.85	\$8.45	\$12.75	\$19.20	\$27.85	\$38.10	\$54.95	\$95.80	\$264.35
\$60,000	\$6.00	\$4.74	\$5.28	\$7.02	\$10.14	\$15.30	\$23.04	\$33.42	\$45.72	\$65.94	\$114.96	\$317.22
\$70,000	\$7.00	\$5.53	\$6.16	\$8.19	\$11.83	\$17.85	\$26.88	\$38.99	\$53.34	\$76.93	\$134.12	\$370.09
\$80,000	\$8.00	\$6.32	\$7.04	\$9.36	\$13.52	\$20.40	\$30.72	\$44.56	\$60.96	\$87.92	\$153.28	\$422.96
\$90,000	\$9.00	\$7.11	\$7.92	\$10.53	\$15.21	\$22.95	\$34.56	\$50.13	\$68.58	\$98.91	\$172.44	\$475.83
\$100,000	\$10.00	\$7.90	\$8.80	\$11.70	\$16.90	\$25.50	\$38.40	\$55.70	\$76.20	\$109.90	\$191.60	\$528.70
\$110,000	\$11.00	\$8.69	\$9.68	\$12.87	\$18.59	\$28.05	\$42.24	\$61.27	\$83.82	\$120.89	\$210.76	\$581.57
\$120,000	\$12.00	\$9.48	\$10.56	\$14.04	\$20.28	\$30.60	\$46.08	\$66.84	\$91.44	\$131.88	\$229.92	\$634.44
\$130,000	\$13.00	\$10.27	\$11.44	\$15.21	\$21.97	\$33.15	\$49.92	\$72.41	\$99.06	\$142.87	\$249.08	\$687.31
\$140,000	\$14.00	\$11.06	\$12.32	\$16.38	\$23.66	\$35.70	\$53.76	\$77.98	\$106.68	\$153.86	\$268.24	\$740.18
\$150,000	\$15.00	\$11.85	\$13.20	\$17.55	\$25.35	\$38.25	\$57.60	\$83.55	\$114.30	\$164.85	\$287.40	\$793.05
\$160,000	\$16.00	\$12.64	\$14.08	\$18.72	\$27.04	\$40.80	\$61.44	\$89.12	\$121.92	\$175.84	\$306.56	\$845.92
\$170,000	\$17.00	\$13.43	\$14.96	\$19.89	\$28.73	\$43.35	\$65.28	\$94.69	\$129.54	\$186.83	\$325.72	\$898.79
\$180,000	\$18.00	\$14.22	\$15.84	\$21.06	\$30.42	\$45.90	\$69.12	\$100.26	\$137.16	\$197.82	\$344.88	\$951.66
\$190,000	\$19.00	\$15.01	\$16.72	\$22.23	\$32.11	\$48.45	\$72.96	\$105.83	\$144.78	\$208.81	\$364.04	\$1,004.53
\$200,000	\$20.00	\$15.80	\$17.60	\$23.40	\$33.80	\$51.00	\$76.80	\$111.40	\$152.40	\$219.80	\$383.20	\$1,057.40
\$210,000	\$21.00	\$16.59	\$18.48	\$24.57	\$35.49	\$53.55	\$80.64	\$116.97	\$160.02	\$230.79	\$402.36	\$1,110.27
\$220,000	\$22.00	\$17.38	\$19.36	\$25.74	\$37.18	\$56.10	\$84.48	\$122.54	\$167.64	\$241.78	\$421.52	\$1,163.14
\$230,000	\$23.00	\$18.17	\$20.24	\$26.91	\$38.87	\$58.65	\$88.32	\$128.11	\$175.26	\$252.77	\$440.68	\$1,216.01
\$240,000	\$24.00	\$18.96	\$21.12	\$28.08	\$40.56	\$61.20	\$92.16	\$133.68	\$182.88	\$263.76	\$459.84	\$1,268.88
\$250,000	\$25.00	\$19.75	\$22.00	\$29.25	\$42.25	\$63.75	\$96.00	\$139.25	\$190.50	\$274.75	\$479.00	\$1,321.75
\$260,000	\$26.00	\$20.54	\$22.88	\$30.42	\$43.94	\$66.30	\$99.84	\$144.82	\$198.12	\$285.74	\$498.16	\$1,374.62
\$270,000	\$27.00	\$21.33	\$23.76	\$31.59	\$45.63	\$68.85	\$103.68	\$150.39	\$205.74	\$296.73	\$517.32	\$1,427.49
\$280,000	\$28.00	\$22.12	\$24.64	\$32.76	\$47.32	\$71.40	\$107.52	\$155.96	\$213.36	\$307.72	\$536.48	\$1,480.36
\$290,000	\$29.00	\$22.91	\$25.52	\$33.93	\$49.01	\$73.95	\$111.36	\$161.53	\$220.98	\$318.71	\$555.64	\$1,533.23
\$300,000	\$30.00	\$23.70	\$26.40	\$35.10	\$50.70	\$76.50	\$115.20	\$167.10	\$228.60	\$329.70	\$574.80	\$1,586.10
\$310,000	\$31.00	\$24.49	\$27.28	\$36.27	\$52.39	\$79.05	\$119.04	\$172.67	\$236.22	\$340.69	\$593.96	\$1,638.97
\$320,000	\$32.00	\$25.28	\$28.16	\$37.44	\$54.08	\$81.60	\$122.88	\$178.24	\$243.84	\$351.68	\$613.12	\$1,691.84
\$330,000	\$33.00	\$26.07	\$29.04	\$38.61	\$55.77	\$84.15	\$126.72	\$183.81	\$251.46	\$362.67	\$632.28	\$1,744.71
\$340,000	\$34.00	\$26.86	\$29.92	\$39.78	\$57.46	\$86.70	\$130.56	\$189.38	\$259.08	\$373.66	\$651.44	\$1,797.58
\$350,000	\$35.00	\$27.65	\$30.80	\$40.95	\$59.15	\$89.25	\$134.40	\$194.95	\$266.70	\$384.65	\$670.60	\$1,850.45
\$360,000	\$36.00	\$28.44	\$31.68	\$42.12	\$60.84	\$91.80	\$138.24	\$200.52	\$274.32	\$395.64	\$689.76	\$1,903.32
\$370,000	\$37.00	\$29.23	\$32.56	\$43.29	\$62.53	\$94.35	\$142.08	\$206.09	\$281.94	\$406.63	\$708.92	\$1,956.19
\$380,000	\$38.00	\$30.02	\$33.44	\$44.46	\$64.22	\$96.90	\$145.92	\$211.66	\$289.56	\$417.62	\$728.08	\$2,009.06
\$390,000	\$39.00	\$30.81	\$34.32	\$45.63	\$65.91	\$99.45	\$149.76	\$217.23	\$297.18	\$428.61	\$747.24	\$2,061.93
\$400,000	\$40.00	\$31.60	\$35.20	\$46.80	\$67.60	\$102.00	\$153.60	\$222.80	\$304.80	\$439.60	\$766.40	\$2,114.80
\$410,000	\$41.00	\$32.39	\$36.08	\$47.97	\$69.29	\$104.55	\$157.44	\$228.37	\$312.42	\$450.59	\$785.56	\$2,167.67
\$420,000	\$42.00	\$33.18	\$36.96	\$49.14	\$70.98	\$107.10	\$161.28	\$233.94	\$320.04	\$461.58	\$804.72	\$2,220.54
\$430,000	\$43.00	\$33.97	\$37.84	\$50.31	\$72.67	\$109.65	\$165.12	\$239.51	\$327.66	\$472.57	\$823.88	\$2,273.41
\$440,000	\$44.00	\$34.76	\$38.72	\$51.48	\$74.36	\$112.20	\$168.96	\$245.08	\$335.28	\$483.56	\$843.04	\$2,326.28

\$450,000	\$45.00	\$35.55	\$39.60	\$52.65	\$76.05	\$114.75	\$172.80	\$250.65	\$342.90	\$494.55	\$862.20	\$2,379.15
\$460,000	\$46.00	\$36.34	\$40.48	\$53.82	\$77.74	\$117.30	\$176.64	\$256.22	\$350.52	\$505.54	\$881.36	\$2,432.02
\$470,000	\$47.00	\$37.13	\$41.36	\$54.99	\$79.43	\$119.85	\$180.48	\$261.79	\$358.14	\$516.53	\$900.52	\$2,484.89
\$480,000	\$48.00	\$37.92	\$42.24	\$56.16	\$81.12	\$122.40	\$184.32	\$267.36	\$365.76	\$527.52	\$919.68	\$2,537.76
\$490,000	\$49.00	\$38.71	\$43.12	\$57.33	\$82.81	\$124.95	\$188.16	\$272.93	\$373.38	\$538.51	\$938.84	\$2,590.63
\$500,000	\$50.00	\$39.50	\$44.00	\$58.50	\$84.50	\$127.50	\$192.00	\$278.50	\$381.00	\$549.50	\$958.00	\$2,643.50

## **SPOUSE SUPPLEMENTAL TERM LIFE 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	\$0.47	\$0.39	\$0.48	\$0.55	\$0.83	\$1.18	\$1.88	\$2.55	\$3.61	\$5.35	\$9.42	\$26.35
\$10,000	\$0.93	\$0.77	\$0.95	\$1.09	\$1.66	\$2.36	\$3.75	\$5.09	\$7.22	\$10.70	\$18.84	\$52.70
\$15,000	\$1.40	\$1.16	\$1.43	\$1.64	\$2.49	\$3.54	\$5.63	\$7.64	\$10.83	\$16.05	\$28.26	\$79.05
\$20,000	\$1.86	\$1.54	\$1.90	\$2.18	\$3.32	\$4.72	\$7.50	\$10.18	\$14.44	\$21.40	\$37.68	\$105.40
\$25,000	\$2.33	\$1.93	\$2.38	\$2.73	\$4.15	\$5.90	\$9.38	\$12.73	\$18.05	\$26.75	\$47.10	\$131.75
\$30,000	\$2.79	\$2.31	\$2.85	\$3.27	\$4.98	\$7.08	\$11.25	\$15.27	\$21.66	\$32.10	\$56.52	\$158.10
\$35,000	\$3.26	\$2.70	\$3.33	\$3.82	\$5.81	\$8.26	\$13.13	\$17.82	\$25.27	\$37.45	\$65.94	\$184.45
\$40,000	\$3.72	\$3.08	\$3.80	\$4.36	\$6.64	\$9.44	\$15.00	\$20.36	\$28.88	\$42.80	\$75.36	\$210.80
\$45,000	\$4.19	\$3.47	\$4.28	\$4.91	\$7.47	\$10.62	\$16.88	\$22.91	\$32.49	\$48.15	\$84.78	\$237.15
\$50,000	\$4.65	\$3.85	\$4.75	\$5.45	\$8.30	\$11.80	\$18.75	\$25.45	\$36.10	\$53.50	\$94.20	\$263.50
\$55,000	\$5.12	\$4.24	\$5.23	\$6.00	\$9.13	\$12.98	\$20.63	\$28.00	\$39.71	\$58.85	\$103.62	\$289.85
\$60,000	\$5.58	\$4.62	\$5.70	\$6.54	\$9.96	\$14.16	\$22.50	\$30.54	\$43.32	\$64.20	\$113.04	\$316.20
\$65,000	\$6.05	\$5.01	\$6.18	\$7.09	\$10.79	\$15.34	\$24.38	\$33.09	\$46.93	\$69.55	\$122.46	\$342.55
\$70,000	\$6.51	\$5.39	\$6.65	\$7.63	\$11.62	\$16.52	\$26.25	\$35.63	\$50.54	\$74.90	\$131.88	\$368.90
\$75,000	\$6.98	\$5.78	\$7.13	\$8.18	\$12.45	\$17.70	\$28.13	\$38.18	\$54.15	\$80.25	\$141.30	\$395.25
\$80,000	\$7.44	\$6.16	\$7.60	\$8.72	\$13.28	\$18.88	\$30.00	\$40.72	\$57.76	\$85.60	\$150.72	\$421.60
\$85,000	\$7.91	\$6.55	\$8.08	\$9.27	\$14.11	\$20.06	\$31.88	\$43.27	\$61.37	\$90.95	\$160.14	\$447.95
\$90,000	\$8.37	\$6.93	\$8.55	\$9.81	\$14.94	\$21.24	\$33.75	\$45.81	\$64.98	\$96.30	\$169.56	\$474.30
\$95,000	\$8.84	\$7.32	\$9.03	\$10.36	\$15.77	\$22.42	\$35.63	\$48.36	\$68.59	\$101.65	\$178.98	\$500.65
\$100,000	\$9.30	\$7.70	\$9.50	\$10.90	\$16.60	\$23.60	\$37.50	\$50.90	\$72.20	\$107.00	\$188.40	\$527.00
\$105,000	\$9.77	\$8.09	\$9.98	\$11.45	\$17.43	\$24.78	\$39.38	\$53.45	\$75.81	\$112.35	\$197.82	\$553.35
\$110,000	\$10.23	\$8.47	\$10.45	\$11.99	\$18.26	\$25.96	\$41.25	\$55.99	\$79.42	\$117.70	\$207.24	\$579.70
\$115,000	\$10.70	\$8.86	\$10.93	\$12.54	\$19.09	\$27.14	\$43.13	\$58.54	\$83.03	\$123.05	\$216.66	\$606.05
\$120,000	\$11.16	\$9.24	\$11.40	\$13.08	\$19.92	\$28.32	\$45.00	\$61.08	\$86.64	\$128.40	\$226.08	\$632.40
\$125,000	\$11.63	\$9.63	\$11.88	\$13.63	\$20.75	\$29.50	\$46.88	\$63.63	\$90.25	\$133.75	\$235.50	\$658.75
\$130,000	\$12.09	\$10.01	\$12.35	\$14.17	\$21.58	\$30.68	\$48.75	\$66.17	\$93.86	\$139.10	\$244.92	\$685.10
\$135,000	\$12.56	\$10.40	\$12.83	\$14.72	\$22.41	\$31.86	\$50.63	\$68.72	\$97.47	\$144.45	\$254.34	\$711.45
\$140,000	\$13.02	\$10.78	\$13.30	\$15.26	\$23.24	\$33.04	\$52.50	\$71.26	\$101.08	\$149.80	\$263.76	\$737.80
\$145,000	\$13.49	\$11.17	\$13.78	\$15.81	\$24.07	\$34.22	\$54.38	\$73.81	\$104.69	\$155.15	\$273.18	\$764.15
\$150,000	\$13.95	\$11.55	\$14.25	\$16.35	\$24.90	\$35.40	\$56.25	\$76.35	\$108.30	\$160.50	\$282.60	\$790.50
\$155,000	\$14.42	\$11.94	\$14.73	\$16.90	\$25.73	\$36.58	\$58.13	\$78.90	\$111.91	\$165.85	\$292.02	\$816.85
\$160,000	\$14.88	\$12.32	\$15.20	\$17.44	\$26.56	\$37.76	\$60.00	\$81.44	\$115.52	\$171.20	\$301.44	\$843.20
\$165,000	\$15.35	\$12.71	\$15.68	\$17.99	\$27.39	\$38.94	\$61.88	\$83.99	\$119.13	\$176.55	\$310.86	\$869.55
\$170,000	\$15.81	\$13.09	\$16.15	\$18.53	\$28.22	\$40.12	\$63.75	\$86.53	\$122.74	\$181.90	\$320.28	\$895.90
\$175,000	\$16.28	\$13.48	\$16.63	\$19.08	\$29.05	\$41.30	\$65.63	\$89.08	\$126.35	\$187.25	\$329.70	\$922.25
\$180,000	\$16.74	\$13.86	\$17.10	\$19.62	\$29.88	\$42.48	\$67.50	\$91.62	\$129.96	\$192.60	\$339.12	\$948.60
\$185,000	\$17.21	\$14.25	\$17.58	\$20.17	\$30.71	\$43.66	\$69.38	\$94.17	\$133.57	\$197.95	\$348.54	\$974.95
\$190,000	\$17.67	\$14.63	\$18.05	\$20.71	\$31.54	\$44.84	\$71.25	\$96.71	\$137.18	\$203.30	\$357.96	\$1,001.30
\$195,000	\$18.14	\$15.02	\$18.53	\$21.26	\$32.37	\$46.02	\$73.13	\$99.26	\$140.79	\$208.65	\$367.38	\$1,027.65
\$200,000	\$18.60	\$15.40	\$19.00	\$21.80	\$33.20	\$47.20	\$75.00	\$101.80	\$144.40	\$214.00	\$376.80	\$1,054.00
\$205,000	\$19.07	\$15.79	\$19.48	\$22.35	\$34.03	\$48.38	\$76.88	\$104.35	\$148.01	\$219.35	\$386.22	\$1,080.35
\$210,000	\$19.53	\$16.17	\$19.95	\$22.89	\$34.86	\$49.56	\$78.75	\$106.89	\$151.62	\$224.70	\$395.64	\$1,106.70
\$215,000	\$20.00	\$16.56	\$20.43	\$23.44	\$35.69	\$50.74	\$80.63	\$109.44	\$155.23	\$230.05	\$405.06	\$1,133.05
\$220,000	\$20.46	\$16.94	\$20.90	\$23.98	\$36.52	\$51.92	\$82.50	\$111.98	\$158.84	\$235.40	\$414.48	\$1,159.40
\$225,000	\$20.93	\$17.33	\$21.38	\$24.53	\$37.35	\$53.10	\$84.38	\$114.53	\$162.45	\$240.75	\$423.90	\$1,185.75
\$230,000	\$21.39	\$17.71	\$21.85	\$25.07	\$38.18	\$54.28	\$86.25	\$117.07	\$166.06	\$246.10	\$433.32	\$1,212.10
\$235,000	\$21.86	\$18.10	\$22.33	\$25.62	\$39.01	\$55.46	\$88.13	\$119.62	\$169.67	\$251.45	\$442.74	\$1,238.45

\$240,000	\$22.32	\$18.48	\$22.80	\$26.16	\$39.84	\$56.64	\$90.00	\$122.16	\$173.28	\$256.80	\$452.16	\$1,264.80
\$245,000	\$22.79	\$18.87	\$23.28	\$26.71	\$40.67	\$57.82	\$91.88	\$124.71	\$176.89	\$262.15	\$461.58	\$1,291.15
\$250,000	\$23.25	\$19.25	\$23.75	\$27.25	\$41.50	\$59.00	\$93.75	\$127.25	\$180.50	\$267.50	\$471.00	\$1,317.50

<b>CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b> <b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>	
Benefit Amount	Cost For All Children
\$10,000	\$1.85

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