

Benefits Cost Guide

Rates shown are Monthly. Rates and/or benefits may be changed on a class basis.

Tip

To estimate your per-paycheck cost, multiply the monthly premium by 12 to get the annual amount, then divide that by the number of pay periods in which benefit deductions occur.

Group Life Insurance

provides a cash benefit to help with final planning and loss of future income at a lower cost and more simplified enrollment process than individual policies. At The Hartford, our focus on empathy and a compassionate claims process sets us apart as a carrier that truly cares about its customers and their well-being.

Supplemental Life and Accidental Death & Dismemberment (AD&D) insurance

Premiums are based on the employee's current age and increase as the employee enters each new age category.

Age	Rate
Under 25	\$0.07
25-29	\$0.089
30-34	\$0.113
35-39	\$0.113
40-44	\$0.136
45-49	\$0.182
50-54	\$0.321
55-59	\$0.575
60-64	\$0.807
65-69	\$1.316
70-74	\$2.311
75 +	\$8.466

To calculate your premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\div \$1,000} = \frac{\text{Rate}}{\times} = \$ \frac{\text{Premium Amount}}{\text{Rate}}$$

Spouse/Partner Supplemental Life and Accidental Death & Dismemberment (AD&D) insurance

Premiums for the spouse/partner are based on the employee's current age and increase as the employee enters each new age category.

Age	Rate
Under 20	\$0.066
20-24	\$0.066
25-29	\$0.066
30-34	\$0.089
35-39	\$0.113
40-44	\$0.159
45-49	\$0.228
50-54	\$0.39
55-59	\$0.691
60-64	\$1.015
65-69	\$1.57
70-74	\$2.913
75 +	\$9.716

To calculate your premium amount, use the following formula

$$\frac{\text{Benefit Amount}}{\$1,000} = \frac{\text{Rate}}{\text{Rate}} = \$ \text{Premium Amount}$$

Child(ren) Supplemental Life and Accidental Death & Dismemberment (AD&D) insurance

To calculate your premium amount, use the following formula

$$\frac{\text{Benefit Amount}}{\$1,000} = \frac{\text{Rate}}{\text{Rate}} = \$ \text{Premium Amount}$$

$$\text{Benefit Amount} \times \text{Number of Children} = \$ \text{Premium Amount}$$

Tip

Refer to your Benefit Highlight Sheet for specifics about your Benefits.



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