

Premium Worksheet



Rates and/or benefits may be changed on a class basis. 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	\$0.80	\$0.80	\$0.80	\$1.00	\$1.20	\$1.80	\$2.70	\$4.70	\$6.10	\$11.10	\$18.30	\$21.00
\$20,000	\$1.60	\$1.60	\$1.60	\$2.00	\$2.40	\$3.60	\$5.40	\$9.40	\$12.20	\$22.20	\$36.60	\$42.00
\$30,000	\$2.40	\$2.40	\$2.40	\$3.00	\$3.60	\$5.40	\$8.10	\$14.10	\$18.30	\$33.30	\$54.90	\$63.00
\$40,000	\$3.20	\$3.20	\$3.20	\$4.00	\$4.80	\$7.20	\$10.80	\$18.80	\$24.40	\$44.40	\$73.20	\$84.00
\$50,000	\$4.00	\$4.00	\$4.00	\$5.00	\$6.00	\$9.00	\$13.50	\$23.50	\$30.50	\$55.50	\$91.50	\$105.00
\$60,000	\$4.80	\$4.80	\$4.80	\$6.00	\$7.20	\$10.80	\$16.20	\$28.20	\$36.60	\$66.60	\$109.80	\$126.00
\$70,000	\$5.60	\$5.60	\$5.60	\$7.00	\$8.40	\$12.60	\$18.90	\$32.90	\$42.70	\$77.70	\$128.10	\$147.00
\$80,000	\$6.40	\$6.40	\$6.40	\$8.00	\$9.60	\$14.40	\$21.60	\$37.60	\$48.80	\$88.80	\$146.40	\$168.00
\$90,000	\$7.20	\$7.20	\$7.20	\$9.00	\$10.80	\$16.20	\$24.30	\$42.30	\$54.90	\$99.90	\$164.70	\$189.00
\$100,000	\$8.00	\$8.00	\$8.00	\$10.00	\$12.00	\$18.00	\$27.00	\$47.00	\$61.00	\$111.00	\$183.00	\$210.00
\$110,000	\$8.80	\$8.80	\$8.80	\$11.00	\$13.20	\$19.80	\$29.70	\$51.70	\$67.10	\$122.10	\$201.30	\$231.00
\$120,000	\$9.60	\$9.60	\$9.60	\$12.00	\$14.40	\$21.60	\$32.40	\$56.40	\$73.20	\$133.20	\$219.60	\$252.00
\$130,000	\$10.40	\$10.40	\$10.40	\$13.00	\$15.60	\$23.40	\$35.10	\$61.10	\$79.30	\$144.30	\$237.90	\$273.00
\$140,000	\$11.20	\$11.20	\$11.20	\$14.00	\$16.80	\$25.20	\$37.80	\$65.80	\$85.40	\$155.40	\$256.20	\$294.00
\$150,000	\$12.00	\$12.00	\$12.00	\$15.00	\$18.00	\$27.00	\$40.50	\$70.50	\$91.50	\$166.50	\$274.50	\$315.00
\$160,000	\$12.80	\$12.80	\$12.80	\$16.00	\$19.20	\$28.80	\$43.20	\$75.20	\$97.60	\$177.60	\$292.80	\$336.00
\$170,000	\$13.60	\$13.60	\$13.60	\$17.00	\$20.40	\$30.60	\$45.90	\$79.90	\$103.70	\$188.70	\$311.10	\$357.00
\$180,000	\$14.40	\$14.40	\$14.40	\$18.00	\$21.60	\$32.40	\$48.60	\$84.60	\$109.80	\$199.80	\$329.40	\$378.00
\$190,000	\$15.20	\$15.20	\$15.20	\$19.00	\$22.80	\$34.20	\$51.30	\$89.30	\$115.90	\$210.90	\$347.70	\$399.00
\$200,000	\$16.00	\$16.00	\$16.00	\$20.00	\$24.00	\$36.00	\$54.00	\$94.00	\$122.00	\$222.00	\$366.00	\$420.00
\$210,000	\$16.80	\$16.80	\$16.80	\$21.00	\$25.20	\$37.80	\$56.70	\$98.70	\$128.10	\$233.10	\$384.30	\$441.00
\$220,000	\$17.60	\$17.60	\$17.60	\$22.00	\$26.40	\$39.60	\$59.40	\$103.40	\$134.20	\$244.20	\$402.60	\$462.00
\$230,000	\$18.40	\$18.40	\$18.40	\$23.00	\$27.60	\$41.40	\$62.10	\$108.10	\$140.30	\$255.30	\$420.90	\$483.00
\$240,000	\$19.20	\$19.20	\$19.20	\$24.00	\$28.80	\$43.20	\$64.80	\$112.80	\$146.40	\$266.40	\$439.20	\$504.00
\$250,000	\$20.00	\$20.00	\$20.00	\$25.00	\$30.00	\$45.00	\$67.50	\$117.50	\$152.50	\$277.50	\$457.50	\$525.00
\$260,000	\$20.80	\$20.80	\$20.80	\$26.00	\$31.20	\$46.80	\$70.20	\$122.20	\$158.60	\$288.60	\$475.80	\$546.00
\$270,000	\$21.60	\$21.60	\$21.60	\$27.00	\$32.40	\$48.60	\$72.90	\$126.90	\$164.70	\$299.70	\$494.10	\$567.00
\$280,000	\$22.40	\$22.40	\$22.40	\$28.00	\$33.60	\$50.40	\$75.60	\$131.60	\$170.80	\$310.80	\$512.40	\$588.00
\$290,000	\$23.20	\$23.20	\$23.20	\$29.00	\$34.80	\$52.20	\$78.30	\$136.30	\$176.90	\$321.90	\$530.70	\$609.00
\$300,000	\$24.00	\$24.00	\$24.00	\$30.00	\$36.00	\$54.00	\$81.00	\$141.00	\$183.00	\$333.00	\$549.00	\$630.00
\$310,000	\$24.80	\$24.80	\$24.80	\$31.00	\$37.20	\$55.80	\$83.70	\$145.70	\$189.10	\$344.10	\$567.30	\$651.00
\$320,000	\$25.60	\$25.60	\$25.60	\$32.00	\$38.40	\$57.60	\$86.40	\$150.40	\$195.20	\$355.20	\$585.60	\$672.00
\$330,000	\$26.40	\$26.40	\$26.40	\$33.00	\$39.60	\$59.40	\$89.10	\$155.10	\$201.30	\$366.30	\$603.90	\$693.00
\$340,000	\$27.20	\$27.20	\$27.20	\$34.00	\$40.80	\$61.20	\$91.80	\$159.80	\$207.40	\$377.40	\$622.20	\$714.00
\$350,000	\$28.00	\$28.00	\$28.00	\$35.00	\$42.00	\$63.00	\$94.50	\$164.50	\$213.50	\$388.50	\$640.50	\$735.00
\$360,000	\$28.80	\$28.80	\$28.80	\$36.00	\$43.20	\$64.80	\$97.20	\$169.20	\$219.60	\$399.60	\$658.80	\$756.00
\$370,000	\$29.60	\$29.60	\$29.60	\$37.00	\$44.40	\$66.60	\$99.90	\$173.90	\$225.70	\$410.70	\$677.10	\$777.00
\$380,000	\$30.40	\$30.40	\$30.40	\$38.00	\$45.60	\$68.40	\$102.60	\$178.60	\$231.80	\$421.80	\$695.40	\$798.00
\$390,000	\$31.20	\$31.20	\$31.20	\$39.00	\$46.80	\$70.20	\$105.30	\$183.30	\$237.90	\$432.90	\$713.70	\$819.00
\$400,000	\$32.00	\$32.00	\$32.00	\$40.00	\$48.00	\$72.00	\$108.00	\$188.00	\$244.00	\$444.00	\$732.00	\$840.00
\$410,000	\$32.80	\$32.80	\$32.80	\$41.00	\$49.20	\$73.80	\$110.70	\$192.70	\$250.10	\$455.10	\$750.30	\$861.00
\$420,000	\$33.60	\$33.60	\$33.60	\$42.00	\$50.40	\$75.60	\$113.40	\$197.40	\$256.20	\$466.20	\$768.60	\$882.00
\$430,000	\$34.40	\$34.40	\$34.40	\$43.00	\$51.60	\$77.40	\$116.10	\$202.10	\$262.30	\$477.30	\$786.90	\$903.00
\$440,000	\$35.20	\$35.20	\$35.20	\$44.00	\$52.80	\$79.20	\$118.80	\$206.80	\$268.40	\$488.40	\$805.20	\$924.00

\$450,000	\$36.00	\$36.00	\$36.00	\$45.00	\$54.00	\$81.00	\$121.50	\$211.50	\$274.50	\$499.50	\$823.50	\$945.00
\$460,000	\$36.80	\$36.80	\$36.80	\$46.00	\$55.20	\$82.80	\$124.20	\$216.20	\$280.60	\$510.60	\$841.80	\$966.00
\$470,000	\$37.60	\$37.60	\$37.60	\$47.00	\$56.40	\$84.60	\$126.90	\$220.90	\$286.70	\$521.70	\$860.10	\$987.00
\$480,000	\$38.40	\$38.40	\$38.40	\$48.00	\$57.60	\$86.40	\$129.60	\$225.60	\$292.80	\$532.80	\$878.40	\$1,008.00
\$490,000	\$39.20	\$39.20	\$39.20	\$49.00	\$58.80	\$88.20	\$132.30	\$230.30	\$298.90	\$543.90	\$896.70	\$1,029.00
\$500,000	\$40.00	\$40.00	\$40.00	\$50.00	\$60.00	\$90.00	\$135.00	\$235.00	\$305.00	\$555.00	\$915.00	\$1,050.00

SPOUSE/PARTNER 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	\$0.80	\$0.80	\$0.80	\$1.00	\$1.20	\$1.80	\$2.70	\$4.70	\$6.10	\$11.10	\$18.30	\$21.00
\$20,000	\$1.60	\$1.60	\$1.60	\$2.00	\$2.40	\$3.60	\$5.40	\$9.40	\$12.20	\$22.20	\$36.60	\$42.00
\$30,000	\$2.40	\$2.40	\$2.40	\$3.00	\$3.60	\$5.40	\$8.10	\$14.10	\$18.30	\$33.30	\$54.90	\$63.00
\$40,000	\$3.20	\$3.20	\$3.20	\$4.00	\$4.80	\$7.20	\$10.80	\$18.80	\$24.40	\$44.40	\$73.20	\$84.00
\$50,000	\$4.00	\$4.00	\$4.00	\$5.00	\$6.00	\$9.00	\$13.50	\$23.50	\$30.50	\$55.50	\$91.50	\$105.00
\$60,000	\$4.80	\$4.80	\$4.80	\$6.00	\$7.20	\$10.80	\$16.20	\$28.20	\$36.60	\$66.60	\$109.80	\$126.00
\$70,000	\$5.60	\$5.60	\$5.60	\$7.00	\$8.40	\$12.60	\$18.90	\$32.90	\$42.70	\$77.70	\$128.10	\$147.00
\$80,000	\$6.40	\$6.40	\$6.40	\$8.00	\$9.60	\$14.40	\$21.60	\$37.60	\$48.80	\$88.80	\$146.40	\$168.00
\$90,000	\$7.20	\$7.20	\$7.20	\$9.00	\$10.80	\$16.20	\$24.30	\$42.30	\$54.90	\$99.90	\$164.70	\$189.00
\$100,000	\$8.00	\$8.00	\$8.00	\$10.00	\$12.00	\$18.00	\$27.00	\$47.00	\$61.00	\$111.00	\$183.00	\$210.00
\$110,000	\$8.80	\$8.80	\$8.80	\$11.00	\$13.20	\$19.80	\$29.70	\$51.70	\$67.10	\$122.10	\$201.30	\$231.00
\$120,000	\$9.60	\$9.60	\$9.60	\$12.00	\$14.40	\$21.60	\$32.40	\$56.40	\$73.20	\$133.20	\$219.60	\$252.00
\$130,000	\$10.40	\$10.40	\$10.40	\$13.00	\$15.60	\$23.40	\$35.10	\$61.10	\$79.30	\$144.30	\$237.90	\$273.00
\$140,000	\$11.20	\$11.20	\$11.20	\$14.00	\$16.80	\$25.20	\$37.80	\$65.80	\$85.40	\$155.40	\$256.20	\$294.00
\$150,000	\$12.00	\$12.00	\$12.00	\$15.00	\$18.00	\$27.00	\$40.50	\$70.50	\$91.50	\$166.50	\$274.50	\$315.00
\$160,000	\$12.80	\$12.80	\$12.80	\$16.00	\$19.20	\$28.80	\$43.20	\$75.20	\$97.60	\$177.60	\$292.80	\$336.00
\$170,000	\$13.60	\$13.60	\$13.60	\$17.00	\$20.40	\$30.60	\$45.90	\$79.90	\$103.70	\$188.70	\$311.10	\$357.00
\$180,000	\$14.40	\$14.40	\$14.40	\$18.00	\$21.60	\$32.40	\$48.60	\$84.60	\$109.80	\$199.80	\$329.40	\$378.00
\$190,000	\$15.20	\$15.20	\$15.20	\$19.00	\$22.80	\$34.20	\$51.30	\$89.30	\$115.90	\$210.90	\$347.70	\$399.00
\$200,000	\$16.00	\$16.00	\$16.00	\$20.00	\$24.00	\$36.00	\$54.00	\$94.00	\$122.00	\$222.00	\$366.00	\$420.00
\$210,000	\$16.80	\$16.80	\$16.80	\$21.00	\$25.20	\$37.80	\$56.70	\$98.70	\$128.10	\$233.10	\$384.30	\$441.00
\$220,000	\$17.60	\$17.60	\$17.60	\$22.00	\$26.40	\$39.60	\$59.40	\$103.40	\$134.20	\$244.20	\$402.60	\$462.00
\$230,000	\$18.40	\$18.40	\$18.40	\$23.00	\$27.60	\$41.40	\$62.10	\$108.10	\$140.30	\$255.30	\$420.90	\$483.00
\$240,000	\$19.20	\$19.20	\$19.20	\$24.00	\$28.80	\$43.20	\$64.80	\$112.80	\$146.40	\$266.40	\$439.20	\$504.00
\$250,000	\$20.00	\$20.00	\$20.00	\$25.00	\$30.00	\$45.00	\$67.50	\$117.50	\$152.50	\$277.50	\$457.50	\$525.00

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
\$5,000	\$0.84	x		=		\$10,000	\$1.67	x		=	

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

The Buck's Got Your Back®

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