

Rate Sheet

Employee - Coverage and **monthly** cost for Employee Optional Life and AD&D.

Rates are effective as of September 01, 2017.

The chart below shows possible coverage amounts and corresponding costs per month.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Age and Cost									
Coverage Amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$10,000	0.80	0.90	1.10	1.30	1.80	2.80	4.40	7.00	8.70
\$20,000	1.60	1.80	2.20	2.60	3.60	5.60	8.80	14.00	17.40
\$30,000	2.40	2.70	3.30	3.90	5.40	8.40	13.20	21.00	26.10
\$40,000	3.20	3.60	4.40	5.20	7.20	11.20	17.60	28.00	34.80
\$50,000	4.00	4.50	5.50	6.50	9.00	14.00	22.00	35.00	43.50
\$60,000	4.80	5.40	6.60	7.80	10.80	16.80	26.40	42.00	52.20
\$70,000	5.60	6.30	7.70	9.10	12.60	19.60	30.80	49.00	60.90
\$80,000	6.40	7.20	8.80	10.40	14.40	22.40	35.20	56.00	69.60
\$90,000	7.20	8.10	9.90	11.70	16.20	25.20	39.60	63.00	78.30
\$100,000	8.00	9.00	11.00	13.00	18.00	28.00	44.00	70.00	87.00
\$110,000	8.80	9.90	12.10	14.30	19.80	30.80	48.40	77.00	95.70
\$120,000	9.60	10.80	13.20	15.60	21.60	33.60	52.80	84.00	104.40
\$130,000	10.40	11.70	14.30	16.90	23.40	36.40	57.20	91.00	113.10
\$140,000	11.20	12.60	15.40	18.20	25.20	39.20	61.60	98.00	121.80
\$150,000	12.00	13.50	16.50	19.50	27.00	42.00	66.00	105.00	130.50
\$160,000	12.80	14.40	17.60	20.80	28.80	44.80	70.40	112.00	139.20
\$170,000	13.60	15.30	18.70	22.10	30.60	47.60	74.80	119.00	147.90
\$180,000	14.40	16.20	19.80	23.40	32.40	50.40	79.20	126.00	156.60
\$190,000	15.20	17.10	20.90	24.70	34.20	53.20	83.60	133.00	165.30
\$200,000	16.00	18.00	22.00	26.00	36.00	56.00	88.00	140.00	174.00
\$210,000	16.80	18.90	23.10	27.30	37.80	58.80	92.40	147.00	182.70
\$220,000	17.60	19.80	24.20	28.60	39.60	61.60	96.80	154.00	191.40
\$230,000	18.40	20.70	25.30	29.90	41.40	64.40	101.20	161.00	200.10
\$240,000	19.20	21.60	26.40	31.20	43.20	67.20	105.60	168.00	208.80
\$250,000	20.00	22.50	27.50	32.50	45.00	70.00	110.00	175.00	217.50
\$260,000	20.80	23.40	28.60	33.80	46.80	72.80	114.40	182.00	226.20
\$270,000	21.60	24.30	29.70	35.10	48.60	75.60	118.80	189.00	234.90
\$280,000	22.40	25.20	30.80	36.40	50.40	78.40	123.20	196.00	243.60
\$290,000	23.20	26.10	31.90	37.70	52.20	81.20	127.60	203.00	252.30
\$300,000	24.00	27.00	33.00	39.00	54.00	84.00	132.00	210.00	261.00
\$310,000	24.80	27.90	34.10	40.30	55.80	86.80	136.40	217.00	269.70
\$320,000	25.60	28.80	35.20	41.60	57.60	89.60	140.80	224.00	278.40
\$330,000	26.40	29.70	36.30	42.90	59.40	92.40	145.20	231.00	287.10
\$340,000	27.20	30.60	37.40	44.20	61.20	95.20	149.60	238.00	295.80
\$350,000	28.00	31.50	38.50	45.50	63.00	98.00	154.00	245.00	304.50
\$360,000	28.80	32.40	39.60	46.80	64.80	100.80	158.40	252.00	313.20
\$370,000	29.60	33.30	40.70	48.10	66.60	103.60	162.80	259.00	321.90
\$380,000	30.40	34.20	41.80	49.40	68.40	106.40	167.20	266.00	330.60
\$390,000	31.20	35.10	42.90	50.70	70.20	109.20	171.60	273.00	339.30
\$400,000	32.00	36.00	44.00	52.00	72.00	112.00	176.00	280.00	348.00
\$410,000	32.80	36.90	45.10	53.30	73.80	114.80	180.40	287.00	356.70
\$420,000	33.60	37.80	46.20	54.60	75.60	117.60	184.80	294.00	365.40
\$430,000	34.40	38.70	47.30	55.90	77.40	120.40	189.20	301.00	374.10
\$440,000	35.20	39.60	48.40	57.20	79.20	123.20	193.60	308.00	382.80
\$450,000	36.00	40.50	49.50	58.50	81.00	126.00	198.00	315.00	391.50
\$460,000	36.80	41.40	50.60	59.80	82.80	128.80	202.40	322.00	400.20
\$470,000	37.60	42.30	51.70	61.10	84.60	131.60	206.80	329.00	408.90
\$480,000	38.40	43.20	52.80	62.40	86.40	134.40	211.20	336.00	417.60
\$490,000	39.20	44.10	53.90	63.70	88.20	137.20	215.60	343.00	426.30
\$500,000	40.00	45.00	55.00	65.00	90.00	140.00	220.00	350.00	435.00

Employee - Coverage and monthly cost for Employee Optional Life and AD&D. (Continued)

Coverage Amounts	Age and Cost				
	65-69	70-74	75-79	80-84	85+
\$10,000	14.90	24.00	36.70	53.30	85.00
\$20,000	29.80	48.00	73.40	106.60	170.00
\$30,000	44.70	72.00	110.10	159.90	255.00
\$40,000	59.60	96.00	146.80	213.20	340.00
\$50,000	74.50	120.00	183.50	266.50	425.00
\$60,000	89.40	144.00	220.20	319.80	510.00
\$70,000	104.30	168.00	256.90	373.10	595.00
\$80,000	119.20	192.00	293.60	426.40	680.00
\$90,000	134.10	216.00	330.30	479.70	765.00
\$100,000	149.00	240.00	367.00	533.00	850.00
\$110,000	163.90	264.00	403.70	586.30	935.00
\$120,000	178.80	288.00	440.40	639.60	1020.00
\$130,000	193.70	312.00	477.10	692.90	1105.00
\$140,000	208.60	336.00	513.80	746.20	1190.00
\$150,000	223.50	360.00	550.50	799.50	1275.00
\$160,000	238.40	384.00	587.20	852.80	1360.00
\$170,000	253.30	408.00	623.90	906.10	1445.00
\$180,000	268.20	432.00	660.60	959.40	1530.00
\$190,000	283.10	456.00	697.30	1012.70	1615.00
\$200,000	298.00	480.00	734.00	1066.00	1700.00
\$210,000	312.90	504.00	770.70	1119.30	1785.00
\$220,000	327.80	528.00	807.40	1172.60	1870.00
\$230,000	342.70	552.00	844.10	1225.90	1955.00
\$240,000	357.60	576.00	880.80	1279.20	2040.00
\$250,000	372.50	600.00	917.50	1332.50	2125.00
\$260,000	387.40	624.00	954.20	1385.80	2210.00
\$270,000	402.30	648.00	990.90	1439.10	2295.00
\$280,000	417.20	672.00	1027.60	1492.40	2380.00
\$290,000	432.10	696.00	1064.30	1545.70	2465.00
\$300,000	447.00	720.00	1101.00	1599.00	2550.00
\$310,000	461.90	744.00	1137.70	1652.30	2635.00
\$320,000	476.80	768.00	1174.40	1705.60	2720.00
\$330,000	491.70	792.00	1211.10	1758.90	2805.00
\$340,000	506.60	816.00	1247.80	1812.20	2890.00
\$350,000	521.50	840.00	1284.50	1865.50	2975.00
\$360,000	536.40	864.00	1321.20	1918.80	3060.00
\$370,000	551.30	888.00	1357.90	1972.10	3145.00
\$380,000	566.20	912.00	1394.60	2025.40	3230.00
\$390,000	581.10	936.00	1431.30	2078.70	3315.00
\$400,000	596.00	960.00	1468.00	2132.00	3400.00
\$410,000	610.90	984.00	1504.70	2185.30	3485.00
\$420,000	625.80	1008.00	1541.40	2238.60	3570.00
\$430,000	640.70	1032.00	1578.10	2291.90	3655.00
\$440,000	655.60	1056.00	1614.80	2345.20	3740.00
\$450,000	670.50	1080.00	1651.50	2398.50	3825.00
\$460,000	685.40	1104.00	1688.20	2451.80	3910.00
\$470,000	700.30	1128.00	1724.90	2505.10	3995.00
\$480,000	715.20	1152.00	1761.60	2558.40	4080.00
\$490,000	730.10	1176.00	1798.30	2611.70	4165.00
\$500,000	745.00	1200.00	1835.00	2665.00	4250.00

Rate Sheet

Spouse - Coverage and **monthly** cost for Spouse Optional Life.

Rates are effective as of September 01, 2017.

The chart below shows possible coverage amounts and corresponding costs per month.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Age and Cost										
Coverage Amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	0.30	0.35	0.45	0.55	0.80	1.30	2.10	3.40	4.25	7.35
\$10,000	0.60	0.70	0.90	1.10	1.60	2.60	4.20	6.80	8.50	14.70
\$15,000	0.90	1.05	1.35	1.65	2.40	3.90	6.30	10.20	12.75	22.05
\$20,000	1.20	1.40	1.80	2.20	3.20	5.20	8.40	13.60	17.00	29.40
\$25,000	1.50	1.75	2.25	2.75	4.00	6.50	10.50	17.00	21.25	36.75
\$30,000	1.80	2.10	2.70	3.30	4.80	7.80	12.60	20.40	25.50	44.10
\$35,000	2.10	2.45	3.15	3.85	5.60	9.10	14.70	23.80	29.75	51.45
\$40,000	2.40	2.80	3.60	4.40	6.40	10.40	16.80	27.20	34.00	58.80
\$45,000	2.70	3.15	4.05	4.95	7.20	11.70	18.90	30.60	38.25	66.15
\$50,000	3.00	3.50	4.50	5.50	8.00	13.00	21.00	34.00	42.50	73.50
\$55,000	3.30	3.85	4.95	6.05	8.80	14.30	23.10	37.40	46.75	80.85
\$60,000	3.60	4.20	5.40	6.60	9.60	15.60	25.20	40.80	51.00	88.20
\$65,000	3.90	4.55	5.85	7.15	10.40	16.90	27.30	44.20	55.25	95.55
\$70,000	4.20	4.90	6.30	7.70	11.20	18.20	29.40	47.60	59.50	102.90
\$75,000	4.50	5.25	6.75	8.25	12.00	19.50	31.50	51.00	63.75	110.25
\$80,000	4.80	5.60	7.20	8.80	12.80	20.80	33.60	54.40	68.00	117.60
\$85,000	5.10	5.95	7.65	9.35	13.60	22.10	35.70	57.80	72.25	124.95
\$90,000	5.40	6.30	8.10	9.90	14.40	23.40	37.80	61.20	76.50	132.30
\$95,000	5.70	6.65	8.55	10.45	15.20	24.70	39.90	64.60	80.75	139.65
\$100,000	6.00	7.00	9.00	11.00	16.00	26.00	42.00	68.00	85.00	147.00
\$105,000	6.30	7.35	9.45	11.55	16.80	27.30	44.10	71.40	89.25	154.35
\$110,000	6.60	7.70	9.90	12.10	17.60	28.60	46.20	74.80	93.50	161.70
\$115,000	6.90	8.05	10.35	12.65	18.40	29.90	48.30	78.20	97.75	169.05
\$120,000	7.20	8.40	10.80	13.20	19.20	31.20	50.40	81.60	102.00	176.40
\$125,000	7.50	8.75	11.25	13.75	20.00	32.50	52.50	85.00	106.25	183.75
\$130,000	7.80	9.10	11.70	14.30	20.80	33.80	54.60	88.40	110.50	191.10
\$135,000	8.10	9.45	12.15	14.85	21.60	35.10	56.70	91.80	114.75	198.45
\$140,000	8.40	9.80	12.60	15.40	22.40	36.40	58.80	95.20	119.00	205.80
\$145,000	8.70	10.15	13.05	15.95	23.20	37.70	60.90	98.60	123.25	213.15
\$150,000	9.00	10.50	13.50	16.50	24.00	39.00	63.00	102.00	127.50	220.50
\$155,000	9.30	10.85	13.95	17.05	24.80	40.30	65.10	105.40	131.75	227.85
\$160,000	9.60	11.20	14.40	17.60	25.60	41.60	67.20	108.80	136.00	235.20
\$165,000	9.90	11.55	14.85	18.15	26.40	42.90	69.30	112.20	140.25	242.55
\$170,000	10.20	11.90	15.30	18.70	27.20	44.20	71.40	115.60	144.50	249.90
\$175,000	10.50	12.25	15.75	19.25	28.00	45.50	73.50	119.00	148.75	257.25
\$180,000	10.80	12.60	16.20	19.80	28.80	46.80	75.60	122.40	153.00	264.60
\$185,000	11.10	12.95	16.65	20.35	29.60	48.10	77.70	125.80	157.25	271.95
\$190,000	11.40	13.30	17.10	20.90	30.40	49.40	79.80	129.20	161.50	279.30
\$195,000	11.70	13.65	17.55	21.45	31.20	50.70	81.90	132.60	165.75	286.65
\$200,000	12.00	14.00	18.00	22.00	32.00	52.00	84.00	136.00	170.00	294.00
\$205,000	12.30	14.35	18.45	22.55	32.80	53.30	86.10	139.40	174.25	301.35
\$210,000	12.60	14.70	18.90	23.10	33.60	54.60	88.20	142.80	178.50	308.70
\$215,000	12.90	15.05	19.35	23.65	34.40	55.90	90.30	146.20	182.75	316.05
\$220,000	13.20	15.40	19.80	24.20	35.20	57.20	92.40	149.60	187.00	323.40
\$225,000	13.50	15.75	20.25	24.75	36.00	58.50	94.50	153.00	191.25	330.75
\$230,000	13.80	16.10	20.70	25.30	36.80	59.80	96.60	156.40	195.50	338.10
\$235,000	14.10	16.45	21.15	25.85	37.60	61.10	98.70	159.80	199.75	345.45
\$240,000	14.40	16.80	21.60	26.40	38.40	62.40	100.80	163.20	204.00	352.80
\$245,000	14.70	17.15	22.05	26.95	39.20	63.70	102.90	166.60	208.25	360.15
\$250,000	15.00	17.50	22.50	27.50	40.00	65.00	105.00	170.00	212.50	367.50

Notes

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Rate Sheet

Child - Coverage and **monthly** cost for Child Optional Life.

Rates are effective as of September 01, 2017.

The chart below shows possible coverage amounts and corresponding costs per month.

Coverage Amounts	Cost per Month
\$10,000	1.00

Notes

A series of horizontal dotted lines for writing notes.