

Supplemental Life
PREMIUM RATE GRID



**BlueCross BlueShield
of Montana**

St. Peter's Health - VF029766

Eligibility

All Active, Full-Time and Part-Time Employees working at least 32 hours and 16 hours per week respectively

Supplemental Life

Employee Benefit: **\$50,000 to \$500,000 in \$50,000 increments**
Not to exceed 5 times basic annual earnings
Spouse Benefit: **\$5,000 to \$300,000 in \$5,000 increments**
(not to exceed 50% of the employee benefit)

Note: Spouse may not have coverage unless the employee has coverage.

Guarantee Issue*

Employee **\$200,000**
Spouse **\$20,000**

*Assumes 54% participation

Employee Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.032
20-24	\$0.032
25-29	\$0.031
30-34	\$0.041
35-39	\$0.057
40-44	\$0.090
45-49	\$0.146
50-54	\$0.250
55-59	\$0.396
60-64	\$0.528
65-69	\$0.850
70-74	\$1.512
75+	\$2.610

Benefits reduce by 35% of the original amount at age 70 and further reduce by 50% of the original amount at age 75.

Supplemental Life

Premium Cost (Based on 12 payroll deductions per year)

Benefit Amount	ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$50,000	\$1.60	\$1.60	\$1.55	\$2.05	\$2.85	\$4.50	\$7.30	\$12.50	\$19.80	\$26.40	\$42.50	\$75.60
\$100,000	\$3.20	\$3.20	\$3.10	\$4.10	\$5.70	\$9.00	\$14.60	\$25.00	\$39.60	\$52.80	\$85.00	\$151.20
\$150,000	\$4.80	\$4.80	\$4.65	\$6.15	\$8.55	\$13.50	\$21.90	\$37.50	\$59.40	\$79.20	\$127.50	\$226.80
\$200,000	\$6.40	\$6.40	\$6.20	\$8.20	\$11.40	\$18.00	\$29.20	\$50.00	\$79.20	\$105.60	\$170.00	\$302.40
\$250,000	\$8.00	\$8.00	\$7.75	\$10.25	\$14.25	\$22.50	\$36.50	\$62.50	\$99.00	\$132.00	\$212.50	\$378.00
\$300,000	\$9.60	\$9.60	\$9.30	\$12.30	\$17.10	\$27.00	\$43.80	\$75.00	\$118.80	\$158.40	\$255.00	\$453.60
\$350,000	\$11.20	\$11.20	\$10.85	\$14.35	\$19.95	\$31.50	\$51.10	\$87.50	\$138.60	\$184.80	\$297.50	\$529.20
\$400,000	\$12.80	\$12.80	\$12.40	\$16.40	\$22.80	\$36.00	\$58.40	\$100.00	\$158.40	\$211.20	\$340.00	\$604.80
\$450,000	\$14.40	\$14.40	\$13.95	\$18.45	\$25.65	\$40.50	\$65.70	\$112.50	\$178.20	\$237.60	\$382.50	\$680.40
\$500,000	\$16.00	\$16.00	\$15.50	\$20.50	\$28.50	\$45.00	\$73.00	\$125.00	\$198.00	\$264.00	\$425.00	\$756.00

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Employee	\$200,000
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Spouse Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.032
20-24	\$0.032
25-29	\$0.031
30-34	\$0.041
35-39	\$0.057
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	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$5,000	\$0.16	\$0.16	\$0.16	\$0.21	\$0.29	\$0.45	\$0.73	\$1.25	\$1.98	\$2.64	\$4.25	\$7.56
\$10,000	\$0.32	\$0.32	\$0.31	\$0.41	\$0.57	\$0.90	\$1.46	\$2.50	\$3.96	\$5.28	\$8.50	\$15.12
\$15,000	\$0.48	\$0.48	\$0.47	\$0.62	\$0.86	\$1.35	\$2.19	\$3.75	\$5.94	\$7.92	\$12.75	\$22.68
\$20,000	\$0.64	\$0.64	\$0.62	\$0.82	\$1.14	\$1.80	\$2.92	\$5.00	\$7.92	\$10.56	\$17.00	\$30.24
\$50,000	\$1.60	\$1.60	\$1.55	\$2.05	\$2.85	\$4.50	\$7.30	\$12.50	\$19.80	\$26.40	\$42.50	\$75.60
\$100,000	\$3.20	\$3.20	\$3.10	\$4.10	\$5.70	\$9.00	\$14.60	\$25.00	\$39.60	\$52.80	\$85.00	\$151.20
\$150,000	\$4.80	\$4.80	\$4.65	\$6.15	\$8.55	\$13.50	\$21.90	\$37.50	\$59.40	\$79.20	\$127.50	\$226.80
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\$300,000	\$9.60	\$9.60	\$9.30	\$12.30	\$17.10	\$27.00	\$43.80	\$75.00	\$118.80	\$158.40	\$255.00	\$453.60