

09/01/25	The Standard								
Employee Monthly Rates for Optional Life Insurance and AD&D									
EMPLOYEE Optional MONTHLY Premium - 0122									
Rate Per 1,000	0.059	0.066	0.113	0.150	0.233	0.343	0.583	1.098	1.751
EE Age	<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
10,000	0.59	0.66	1.13	1.50	2.33	3.43	5.83	10.98	17.51
20,000	1.18	1.32	2.26	3.00	4.66	6.86	11.66	21.96	35.02
30,000	1.77	1.98	3.39	4.50	6.99	10.29	17.49	32.94	52.53
40,000	2.36	2.64	4.52	6.00	9.32	13.72	23.32	43.92	70.04
50,000	2.95	3.30	5.65	7.50	11.65	17.15	29.15	54.90	87.55
60,000	3.54	3.96	6.78	9.00	13.98	20.58	34.98	65.88	105.06
70,000	4.13	4.62	7.91	10.50	16.31	24.01	40.81	76.86	122.57
80,000	4.72	5.28	9.04	12.00	18.64	27.44	46.64	87.84	140.08
90,000	5.31	5.94	10.17	13.50	20.97	30.87	52.47	98.82	157.59
100,000	5.90	6.60	11.30	15.00	23.30	34.30	58.30	109.80	175.10
110,000	6.49	7.26	12.43	16.50	25.63	37.73	64.13	120.78	192.61
120,000	7.08	7.92	13.56	18.00	27.96	41.16	69.96	131.76	210.12
130,000	7.67	8.58	14.69	19.50	30.29	44.59	75.79	142.74	227.63
140,000	8.26	9.24	15.82	21.00	32.62	48.02	81.62	153.72	245.14
150,000	8.85	9.90	16.95	22.50	34.95	51.45	87.45	164.70	262.65
160,000	9.44	10.56	18.08	24.00	37.28	54.88	93.28	175.68	280.16
170,000	10.03	11.22	19.21	25.50	39.61	58.31	99.11	186.66	297.67
180,000	10.62	11.88	20.34	27.00	41.94	61.74	104.94	197.64	315.18
190,000	11.21	12.54	21.47	28.50	44.27	65.17	110.77	208.62	332.69
200,000	11.80	13.20	22.60	30.00	46.60	68.60	116.60	219.60	350.20
210,000	12.39	13.86	23.73	31.50	48.93	72.03	122.43	230.58	367.71
220,000	12.98	14.52	24.86	33.00	51.26	75.46	128.26	241.56	385.22
230,000	13.57	15.18	25.99	34.50	53.59	78.89	134.09	252.54	402.73
240,000	14.16	15.84	27.12	36.00	55.92	82.32	139.92	263.52	420.24
250,000	14.75	16.50	28.25	37.50	58.25	85.75	145.75	274.50	437.75
260,000	15.34	17.16	29.38	39.00	60.58	89.18	151.58	285.48	455.26
270,000	15.93	17.82	30.51	40.50	62.91	92.61	157.41	296.46	472.77
280,000	16.52	18.48	31.64	42.00	65.24	96.04	163.24	307.44	490.28
290,000	17.11	19.14	32.77	43.50	67.57	99.47	169.07	318.42	507.79
300,000	17.70	19.80	33.90	45.00	69.90	102.90	174.90	329.40	525.30
310,000	18.29	20.46	35.03	46.50	72.23	106.33	180.73	340.38	542.81
320,000	18.88	21.12	36.16	48.00	74.56	109.76	186.56	351.36	560.32
330,000	19.47	21.78	37.29	49.50	76.89	113.19	192.39	362.34	577.83
340,000	20.06	22.44	38.42	51.00	79.22	116.62	198.22	373.32	595.34
350,000	20.65	23.10	39.55	52.50	81.55	120.05	204.05	384.30	612.85
360,000	21.24	23.76	40.68	54.00	83.88	123.48	209.88	395.28	630.36
370,000	21.83	24.42	41.81	55.50	86.21	126.91	215.71	406.26	647.87
380,000	22.42	25.08	42.94	57.00	88.54	130.34	221.54	417.24	665.38
390,000	23.01	25.74	44.07	58.50	90.87	133.77	227.37	428.22	682.89
400,000	23.60	26.40	45.20	60.00	93.20	137.20	233.20	439.20	700.40
410,000	24.19	27.06	46.33	61.50	95.53	140.63	239.03	450.18	717.91
420,000	24.78	27.72	47.46	63.00	97.86	144.06	244.86	461.16	735.42
430,000	25.37	28.38	48.59	64.50	100.19	147.49	250.69	472.14	752.93
440,000	25.96	29.04	49.72	66.00	102.52	150.92	256.52	483.12	770.44
450,000	26.55	29.70	50.85	67.50	104.85	154.35	262.35	494.10	787.95
460,000	27.14	30.36	51.98	69.00	107.18	157.78	268.18	505.08	805.46
470,000	27.73	31.02	53.11	70.50	109.51	161.21	274.01	516.06	822.97
480,000	28.32	31.68	54.24	72.00	111.84	164.64	279.84	527.04	840.48
490,000	28.91	32.34	55.37	73.50	114.17	168.07	285.67	538.02	857.99
500,000	29.50	33.00	56.50	75.00	116.50	171.50	291.50	549.00	875.50
Spouse Monthly Rates for Optional Life Insurance and AD&D									
Rates are based on Employee's Age									
SPOUSE Optional MONTHLY Premium - 0123									
Rate Per 1,000	0.059	0.066	0.113	0.150	0.233	0.343	0.583	1.098	1.751
EE Age	<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
5,000	0.30	0.33	0.57	0.75	1.17	1.72	2.92	5.49	8.76
10,000	0.59	0.66	1.13	1.50	2.33	3.43	5.83	10.98	17.51
15,000	0.89	0.99	1.70	2.25	3.50	5.15	8.75	16.47	26.27
20,000	1.18	1.32	2.26	3.00	4.66	6.86	11.66	21.96	35.02
25,000	1.48	1.65	2.83	3.75	5.83	8.58	14.58	27.45	43.78
30,000	1.77	1.98	3.39	4.50	6.99	10.29	17.49	32.94	52.53
35,000	2.07	2.31	3.96	5.25	8.16	12.01	20.41	38.43	61.29
40,000	2.36	2.64	4.52	6.00	9.32	13.72	23.32	43.92	70.04
45,000	2.66	2.97	5.09	6.75	10.49	15.44	26.24	49.41	78.80
50,000	2.95	3.30	5.65	7.50	11.65	17.15	29.15	54.90	87.55
55,000	3.25	3.63	6.22	8.25	12.82	18.87	32.07	60.39	96.31
60,000	3.54	3.96	6.78	9.00	13.98	20.58	34.98	65.88	105.06
65,000	3.84	4.29	7.35	9.75	15.15	22.30	37.90	71.37	113.82
70,000	4.13	4.62	7.91	10.50	16.31	24.01	40.81	76.86	122.57
75,000	4.43	4.95	8.48	11.25	17.48	25.73	43.73	82.35	131.33
80,000	4.72	5.28	9.04	12.00	18.64	27.44	46.64	87.84	140.08
85,000	5.02	5.61	9.61	12.75	19.81	29.16	49.56	93.33	148.84
90,000	5.31	5.94	10.17	13.50	20.97	30.87	52.47	98.82	157.59
95,000	5.61	6.27	10.74	14.25	22.14	32.59	55.39	104.31	166.35
100,000	5.90	6.60	11.30	15.00	23.30	34.30	58.30	109.80	175.10
105,000	6.20	6.93	11.87	15.75	24.47	36.02	61.22	115.29	183.86
110,000	6.49	7.26	12.43	16.50	25.63	37.73	64.13	120.78	192.61
115,000	6.79	7.59	13.00	17.25	26.80	39.45	67.05	126.27	201.37
120,000	7.08	7.92	13.56	18.00	27.96	41.16	69.96	131.76	210.12
125,000	7.38	8.25	14.13	18.75	29.13	42.88	72.88	137.25	218.88
CHILD Optional Life and AD&D MONTHLY Premium - 0124									
Child Optional Life monthly premium is a flat amount determined by the election amount									
10,000		0.42	Single monthly premium regardless of the number of eligible children						