

**VOLUNTARY GROUP LIFE AND AD&D
OUACHITA PARISH VF023308**



PREMIUM RATE GRID

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Voluntary Life/AD&D Insurance

Employee Benefit: **\$5,000 - \$350,000 in \$5,000 increments**
 Spouse Benefit: **\$2,500 - \$25,000 in \$2,500 increments, but not to exceed 50% of the employee benefit.**

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

Child Coverage Life/AD&D

Live birth to 14 Days **\$0** 15 Days to 6 months **\$100**
 6 months to 26 years: **\$10,000**

Employee & Spouse: Life and AD&D benefits reduce by 25% of the original amount at age 65 and 50% of the original amount at age 70. All benefits terminate at retirement.

Guarantee Issue: Employee: \$150,000 Spouse: \$25,000

Voluntary Life/AD&D Insurance

Monthly Premium Cost (Based on 12 payroll deductions per year)

EMPLOYEE & SPOUSE	
Voluntary Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Up to 25	\$0.090
26-30	\$0.100
31-35	\$0.120
36-40	\$0.140
41-45	\$0.170
46-50	\$0.230
51-55	\$0.310
56-60	\$0.540
61-65	\$0.970
66-70	\$1.750
71+	\$2.120
Child(ren) Life/AD&D	
Monthly Premium per Family	
\$10,000	\$2.30

EMPLOYEE Benefit Amount	ATTAINED AGE										
	<25	25-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71+
\$5,000	\$0.45	\$0.50	\$0.60	\$0.70	\$0.85	\$1.15	\$1.55	\$2.70	\$4.85	\$8.75	\$10.60
\$10,000	\$0.90	\$1.00	\$1.20	\$1.40	\$1.70	\$2.30	\$3.10	\$5.40	\$9.70	\$17.50	\$21.20
\$15,000	\$1.35	\$1.50	\$1.80	\$2.10	\$2.55	\$3.45	\$4.65	\$8.10	\$14.55	\$26.25	\$31.80
\$20,000	\$1.80	\$2.00	\$2.40	\$2.80	\$3.40	\$4.60	\$6.20	\$10.80	\$19.40	\$35.00	\$42.40
\$25,000	\$2.25	\$2.50	\$3.00	\$3.50	\$4.25	\$5.75	\$7.75	\$13.50	\$24.25	\$43.75	\$53.00
\$30,000	\$2.70	\$3.00	\$3.60	\$4.20	\$5.10	\$6.90	\$9.30	\$16.20	\$29.10	\$52.50	\$63.60
\$35,000	\$3.15	\$3.50	\$4.20	\$4.90	\$5.95	\$8.05	\$10.85	\$18.90	\$33.95	\$61.25	\$74.20
\$40,000	\$3.60	\$4.00	\$4.80	\$5.60	\$6.80	\$9.20	\$12.40	\$21.60	\$38.80	\$70.00	\$84.80
\$45,000	\$4.05	\$4.50	\$5.40	\$6.30	\$7.65	\$10.35	\$13.95	\$24.30	\$43.65	\$78.75	\$95.40
\$50,000	\$4.50	\$5.00	\$6.00	\$7.00	\$8.50	\$11.50	\$15.50	\$27.00	\$48.50	\$87.50	\$106.00
\$55,000	\$4.95	\$5.50	\$6.60	\$7.70	\$9.35	\$12.65	\$17.05	\$29.70	\$53.35	\$96.25	\$116.60
\$60,000	\$5.40	\$6.00	\$7.20	\$8.40	\$10.20	\$13.80	\$18.60	\$32.40	\$58.20	\$105.00	\$127.20
\$65,000	\$5.85	\$6.50	\$7.80	\$9.10	\$11.05	\$14.95	\$20.15	\$35.10	\$63.05	\$113.75	\$137.80
\$70,000	\$6.30	\$7.00	\$8.40	\$9.80	\$11.90	\$16.10	\$21.70	\$37.80	\$67.90	\$122.50	\$148.40
\$75,000	\$6.75	\$7.50	\$9.00	\$10.50	\$12.75	\$17.25	\$23.25	\$40.50	\$72.75	\$131.25	\$159.00
\$80,000	\$7.20	\$8.00	\$9.60	\$11.20	\$13.60	\$18.40	\$24.80	\$43.20	\$77.60	\$140.00	\$169.60
\$85,000	\$7.65	\$8.50	\$10.20	\$11.90	\$14.45	\$19.55	\$26.35	\$45.90	\$82.45	\$148.75	\$180.20
\$90,000	\$8.10	\$9.00	\$10.80	\$12.60	\$15.30	\$20.70	\$27.90	\$48.60	\$87.30	\$157.50	\$190.80
\$95,000	\$8.55	\$9.50	\$11.40	\$13.30	\$16.15	\$21.85	\$29.45	\$51.30	\$92.15	\$166.25	\$201.40
\$100,000	\$9.00	\$10.00	\$12.00	\$14.00	\$17.00	\$23.00	\$31.00	\$54.00	\$97.00	\$175.00	\$212.00
\$105,000	\$9.45	\$10.50	\$12.60	\$14.70	\$17.85	\$24.15	\$32.55	\$56.70	\$101.85	\$183.75	\$222.60
\$110,000	\$9.90	\$11.00	\$13.20	\$15.40	\$18.70	\$25.30	\$34.10	\$59.40	\$106.70	\$192.50	\$233.20
\$115,000	\$10.35	\$11.50	\$13.80	\$16.10	\$19.55	\$26.45	\$35.65	\$62.10	\$111.55	\$201.25	\$243.80
\$120,000	\$10.80	\$12.00	\$14.40	\$16.80	\$20.40	\$27.60	\$37.20	\$64.80	\$116.40	\$210.00	\$254.40
\$125,000	\$11.25	\$12.50	\$15.00	\$17.50	\$21.25	\$28.75	\$38.75	\$67.50	\$121.25	\$218.75	\$265.00
\$130,000	\$11.70	\$13.00	\$15.60	\$18.20	\$22.10	\$29.90	\$40.30	\$70.20	\$126.10	\$227.50	\$275.60
\$135,000	\$12.15	\$13.50	\$16.20	\$18.90	\$22.95	\$31.05	\$41.85	\$72.90	\$130.95	\$236.25	\$286.20
\$140,000	\$12.60	\$14.00	\$16.80	\$19.60	\$23.80	\$32.20	\$43.40	\$75.60	\$135.80	\$245.00	\$296.80
\$145,000	\$13.05	\$14.50	\$17.40	\$20.30	\$24.65	\$33.35	\$44.95	\$78.30	\$140.65	\$253.75	\$307.40
\$150,000	\$13.50	\$15.00	\$18.00	\$21.00	\$25.50	\$34.50	\$46.50	\$81.00	\$145.50	\$262.50	\$318.00

Benefit Amount	SPOUSE (EMPLOYEE) ATTAINED AGE										
	<25	25-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71+
\$2,500	\$0.23	\$0.25	\$0.30	\$0.35	\$0.43	\$0.58	\$0.78	\$1.35	\$2.43	\$4.38	\$5.30
\$5,000	\$0.45	\$0.50	\$0.60	\$0.70	\$0.85	\$1.15	\$1.55	\$2.70	\$4.85	\$9.00	\$10.60
\$7,500	\$0.68	\$0.75	\$0.90	\$1.05	\$1.28	\$1.73	\$2.33	\$4.05	\$7.28	\$13.13	\$15.90
\$10,000	\$0.90	\$1.00	\$1.20	\$1.40	\$1.70	\$2.30	\$3.10	\$5.40	\$9.70	\$17.50	\$21.20
\$12,500	\$1.13	\$1.25	\$1.50	\$1.75	\$2.13	\$2.88	\$3.88	\$6.75	\$12.13	\$21.88	\$26.50
\$15,000	\$3.45	\$1.50	\$1.80	\$2.10	\$2.55	\$3.45	\$4.65	\$8.10	\$14.55	\$26.25	\$31.80
\$17,500	\$1.58	\$1.75	\$2.10	\$2.45	\$2.98	\$4.03	\$5.43	\$9.45	\$16.98	\$30.63	\$37.10
\$20,000	\$1.80	\$2.00	\$2.40	\$2.80	\$3.40	\$4.60	\$6.20	\$10.80	\$19.40	\$35.00	\$42.40
\$22,500	\$2.03	\$2.25	\$2.70	\$3.15	\$3.83	\$5.18	\$6.98	\$12.15	\$21.83	\$39.38	\$47.70
\$25,000	\$2.25	\$2.50	\$3.00	\$3.45	\$4.25	\$5.75	\$7.75	\$13.50	\$24.25	\$43.75	\$53.00

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