

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.

SUPPLEMENTAL 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	\$0.90	\$0.90	\$0.90	\$1.10	\$1.70	\$2.90	\$4.10	\$6.80	\$11.30	\$19.60	\$19.60	\$48.00
\$20,000	\$1.80	\$1.80	\$1.80	\$2.20	\$3.40	\$5.80	\$8.20	\$13.60	\$22.60	\$39.20	\$39.20	\$96.00
\$30,000	\$2.70	\$2.70	\$2.70	\$3.30	\$5.10	\$8.70	\$12.30	\$20.40	\$33.90	\$58.80	\$58.80	\$144.00
\$40,000	\$3.60	\$3.60	\$3.60	\$4.40	\$6.80	\$11.60	\$16.40	\$27.20	\$45.20	\$78.40	\$78.40	\$192.00
\$50,000	\$4.50	\$4.50	\$4.50	\$5.50	\$8.50	\$14.50	\$20.50	\$34.00	\$56.50	\$98.00	\$98.00	\$240.00
\$60,000	\$5.40	\$5.40	\$5.40	\$6.60	\$10.20	\$17.40	\$24.60	\$40.80	\$67.80	\$117.60	\$117.60	\$288.00
\$70,000	\$6.30	\$6.30	\$6.30	\$7.70	\$11.90	\$20.30	\$28.70	\$47.60	\$79.10	\$137.20	\$137.20	\$336.00
\$80,000	\$7.20	\$7.20	\$7.20	\$8.80	\$13.60	\$23.20	\$32.80	\$54.40	\$90.40	\$156.80	\$156.80	\$384.00
\$90,000	\$8.10	\$8.10	\$8.10	\$9.90	\$15.30	\$26.10	\$36.90	\$61.20	\$101.70	\$176.40	\$176.40	\$432.00
\$100,000	\$9.00	\$9.00	\$9.00	\$11.00	\$17.00	\$29.00	\$41.00	\$68.00	\$113.00	\$196.00	\$196.00	\$480.00
\$110,000	\$9.90	\$9.90	\$9.90	\$12.10	\$18.70	\$31.90	\$45.10	\$74.80	\$124.30	\$215.60	\$215.60	\$528.00
\$120,000	\$10.80	\$10.80	\$10.80	\$13.20	\$20.40	\$34.80	\$49.20	\$81.60	\$135.60	\$235.20	\$235.20	\$576.00
\$130,000	\$11.70	\$11.70	\$11.70	\$14.30	\$22.10	\$37.70	\$53.30	\$88.40	\$146.90	\$254.80	\$254.80	\$624.00
\$140,000	\$12.60	\$12.60	\$12.60	\$15.40	\$23.80	\$40.60	\$57.40	\$95.20	\$158.20	\$274.40	\$274.40	\$672.00
\$150,000	\$13.50	\$13.50	\$13.50	\$16.50	\$25.50	\$43.50	\$61.50	\$102.00	\$169.50	\$294.00	\$294.00	\$720.00
\$160,000	\$14.40	\$14.40	\$14.40	\$17.60	\$27.20	\$46.40	\$65.60	\$108.80	\$180.80	\$313.60	\$313.60	\$768.00
\$170,000	\$15.30	\$15.30	\$15.30	\$18.70	\$28.90	\$49.30	\$69.70	\$115.60	\$192.10	\$333.20	\$333.20	\$816.00
\$180,000	\$16.20	\$16.20	\$16.20	\$19.80	\$30.60	\$52.20	\$73.80	\$122.40	\$203.40	\$352.80	\$352.80	\$864.00
\$190,000	\$17.10	\$17.10	\$17.10	\$20.90	\$32.30	\$55.10	\$77.90	\$129.20	\$214.70	\$372.40	\$372.40	\$912.00
\$200,000	\$18.00	\$18.00	\$18.00	\$22.00	\$34.00	\$58.00	\$82.00	\$136.00	\$226.00	\$392.00	\$392.00	\$960.00
\$210,000	\$18.90	\$18.90	\$18.90	\$23.10	\$35.70	\$60.90	\$86.10	\$142.80	\$237.30	\$411.60	\$411.60	\$1,008.00
\$220,000	\$19.80	\$19.80	\$19.80	\$24.20	\$37.40	\$63.80	\$90.20	\$149.60	\$248.60	\$431.20	\$431.20	\$1,056.00
\$230,000	\$20.70	\$20.70	\$20.70	\$25.30	\$39.10	\$66.70	\$94.30	\$156.40	\$259.90	\$450.80	\$450.80	\$1,104.00
\$240,000	\$21.60	\$21.60	\$21.60	\$26.40	\$40.80	\$69.60	\$98.40	\$163.20	\$271.20	\$470.40	\$470.40	\$1,152.00
\$250,000	\$22.50	\$22.50	\$22.50	\$27.50	\$42.50	\$72.50	\$102.50	\$170.00	\$282.50	\$490.00	\$490.00	\$1,200.00
\$260,000	\$23.40	\$23.40	\$23.40	\$28.60	\$44.20	\$75.40	\$106.60	\$176.80	\$293.80	\$509.60	\$509.60	\$1,248.00
\$270,000	\$24.30	\$24.30	\$24.30	\$29.70	\$45.90	\$78.30	\$110.70	\$183.60	\$305.10	\$529.20	\$529.20	\$1,296.00
\$280,000	\$25.20	\$25.20	\$25.20	\$30.80	\$47.60	\$81.20	\$114.80	\$190.40	\$316.40	\$548.80	\$548.80	\$1,344.00
\$290,000	\$26.10	\$26.10	\$26.10	\$31.90	\$49.30	\$84.10	\$118.90	\$197.20	\$327.70	\$568.40	\$568.40	\$1,392.00
\$300,000	\$27.00	\$27.00	\$27.00	\$33.00	\$51.00	\$87.00	\$123.00	\$204.00	\$339.00	\$588.00	\$588.00	\$1,440.00
\$310,000	\$27.90	\$27.90	\$27.90	\$34.10	\$52.70	\$89.90	\$127.10	\$210.80	\$350.30	\$607.60	\$607.60	\$1,488.00
\$320,000	\$28.80	\$28.80	\$28.80	\$35.20	\$54.40	\$92.80	\$131.20	\$217.60	\$361.60	\$627.20	\$627.20	\$1,536.00
\$330,000	\$29.70	\$29.70	\$29.70	\$36.30	\$56.10	\$95.70	\$135.30	\$224.40	\$372.90	\$646.80	\$646.80	\$1,584.00
\$340,000	\$30.60	\$30.60	\$30.60	\$37.40	\$57.80	\$98.60	\$139.40	\$231.20	\$384.20	\$666.40	\$666.40	\$1,632.00
\$350,000	\$31.50	\$31.50	\$31.50	\$38.50	\$59.50	\$101.50	\$143.50	\$238.00	\$395.50	\$686.00	\$686.00	\$1,680.00
\$360,000	\$32.40	\$32.40	\$32.40	\$39.60	\$61.20	\$104.40	\$147.60	\$244.80	\$406.80	\$705.60	\$705.60	\$1,728.00
\$370,000	\$33.30	\$33.30	\$33.30	\$40.70	\$62.90	\$107.30	\$151.70	\$251.60	\$418.10	\$725.20	\$725.20	\$1,776.00
\$380,000	\$34.20	\$34.20	\$34.20	\$41.80	\$64.60	\$110.20	\$155.80	\$258.40	\$429.40	\$744.80	\$744.80	\$1,824.00
\$390,000	\$35.10	\$35.10	\$35.10	\$42.90	\$66.30	\$113.10	\$159.90	\$265.20	\$440.70	\$764.40	\$764.40	\$1,872.00
\$400,000	\$36.00	\$36.00	\$36.00	\$44.00	\$68.00	\$116.00	\$164.00	\$272.00	\$452.00	\$784.00	\$784.00	\$1,920.00
\$410,000	\$36.90	\$36.90	\$36.90	\$45.10	\$69.70	\$118.90	\$168.10	\$278.80	\$463.30	\$803.60	\$803.60	\$1,968.00
\$420,000	\$37.80	\$37.80	\$37.80	\$46.20	\$71.40	\$121.80	\$172.20	\$285.60	\$474.60	\$823.20	\$823.20	\$2,016.00
\$430,000	\$38.70	\$38.70	\$38.70	\$47.30	\$73.10	\$124.70	\$176.30	\$292.40	\$485.90	\$842.80	\$842.80	\$2,064.00
\$440,000	\$39.60	\$39.60	\$39.60	\$48.40	\$74.80	\$127.60	\$180.40	\$299.20	\$497.20	\$862.40	\$862.40	\$2,112.00

\$450,000	\$40.50	\$40.50	\$40.50	\$49.50	\$76.50	\$130.50	\$184.50	\$306.00	\$508.50	\$882.00	\$882.00	\$2,160.00
\$460,000	\$41.40	\$41.40	\$41.40	\$50.60	\$78.20	\$133.40	\$188.60	\$312.80	\$519.80	\$901.60	\$901.60	\$2,208.00
\$470,000	\$42.30	\$42.30	\$42.30	\$51.70	\$79.90	\$136.30	\$192.70	\$319.60	\$531.10	\$921.20	\$921.20	\$2,256.00
\$480,000	\$43.20	\$43.20	\$43.20	\$52.80	\$81.60	\$139.20	\$196.80	\$326.40	\$542.40	\$940.80	\$940.80	\$2,304.00
\$490,000	\$44.10	\$44.10	\$44.10	\$53.90	\$83.30	\$142.10	\$200.90	\$333.20	\$553.70	\$960.40	\$960.40	\$2,352.00
\$500,000	\$45.00	\$45.00	\$45.00	\$55.00	\$85.00	\$145.00	\$205.00	\$340.00	\$565.00	\$980.00	\$980.00	\$2,400.00

SPOUSE/PARTNER SUPPLEMENTAL TERM LIFE 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+
\$5,000	\$0.45	\$0.45	\$0.45	\$0.55	\$0.85	\$1.45	\$2.05	\$3.40	\$5.65	\$9.80	\$9.80	\$24.00
\$10,000	\$0.90	\$0.90	\$0.90	\$1.10	\$1.70	\$2.90	\$4.10	\$6.80	\$11.30	\$19.60	\$19.60	\$48.00
\$15,000	\$1.35	\$1.35	\$1.35	\$1.65	\$2.55	\$4.35	\$6.15	\$10.20	\$16.95	\$29.40	\$29.40	\$72.00
\$20,000	\$1.80	\$1.80	\$1.80	\$2.20	\$3.40	\$5.80	\$8.20	\$13.60	\$22.60	\$39.20	\$39.20	\$96.00
\$25,000	\$2.25	\$2.25	\$2.25	\$2.75	\$4.25	\$7.25	\$10.25	\$17.00	\$28.25	\$49.00	\$49.00	\$120.00
\$30,000	\$2.70	\$2.70	\$2.70	\$3.30	\$5.10	\$8.70	\$12.30	\$20.40	\$33.90	\$58.80	\$58.80	\$144.00
\$35,000	\$3.15	\$3.15	\$3.15	\$3.85	\$5.95	\$10.15	\$14.35	\$23.80	\$39.55	\$68.60	\$68.60	\$168.00
\$40,000	\$3.60	\$3.60	\$3.60	\$4.40	\$6.80	\$11.60	\$16.40	\$27.20	\$45.20	\$78.40	\$78.40	\$192.00
\$45,000	\$4.05	\$4.05	\$4.05	\$4.95	\$7.65	\$13.05	\$18.45	\$30.60	\$50.85	\$88.20	\$88.20	\$216.00
\$50,000	\$4.50	\$4.50	\$4.50	\$5.50	\$8.50	\$14.50	\$20.50	\$34.00	\$56.50	\$98.00	\$98.00	\$240.00
\$55,000	\$4.95	\$4.95	\$4.95	\$6.05	\$9.35	\$15.95	\$22.55	\$37.40	\$62.15	\$107.80	\$107.80	\$264.00
\$60,000	\$5.40	\$5.40	\$5.40	\$6.60	\$10.20	\$17.40	\$24.60	\$40.80	\$67.80	\$117.60	\$117.60	\$288.00
\$65,000	\$5.85	\$5.85	\$5.85	\$7.15	\$11.05	\$18.85	\$26.65	\$44.20	\$73.45	\$127.40	\$127.40	\$312.00
\$70,000	\$6.30	\$6.30	\$6.30	\$7.70	\$11.90	\$20.30	\$28.70	\$47.60	\$79.10	\$137.20	\$137.20	\$336.00
\$75,000	\$6.75	\$6.75	\$6.75	\$8.25	\$12.75	\$21.75	\$30.75	\$51.00	\$84.75	\$147.00	\$147.00	\$360.00
\$80,000	\$7.20	\$7.20	\$7.20	\$8.80	\$13.60	\$23.20	\$32.80	\$54.40	\$90.40	\$156.80	\$156.80	\$384.00
\$85,000	\$7.65	\$7.65	\$7.65	\$9.35	\$14.45	\$24.65	\$34.85	\$57.80	\$96.05	\$166.60	\$166.60	\$408.00
\$90,000	\$8.10	\$8.10	\$8.10	\$9.90	\$15.30	\$26.10	\$36.90	\$61.20	\$101.70	\$176.40	\$176.40	\$432.00
\$95,000	\$8.55	\$8.55	\$8.55	\$10.45	\$16.15	\$27.55	\$38.95	\$64.60	\$107.35	\$186.20	\$186.20	\$456.00
\$100,000	\$9.00	\$9.00	\$9.00	\$11.00	\$17.00	\$29.00	\$41.00	\$68.00	\$113.00	\$196.00	\$196.00	\$480.00
\$105,000	\$9.45	\$9.45	\$9.45	\$11.55	\$17.85	\$30.45	\$43.05	\$71.40	\$118.65	\$205.80	\$205.80	\$504.00
\$110,000	\$9.90	\$9.90	\$9.90	\$12.10	\$18.70	\$31.90	\$45.10	\$74.80	\$124.30	\$215.60	\$215.60	\$528.00
\$115,000	\$10.35	\$10.35	\$10.35	\$12.65	\$19.55	\$33.35	\$47.15	\$78.20	\$129.95	\$225.40	\$225.40	\$552.00
\$120,000	\$10.80	\$10.80	\$10.80	\$13.20	\$20.40	\$34.80	\$49.20	\$81.60	\$135.60	\$235.20	\$235.20	\$576.00
\$125,000	\$11.25	\$11.25	\$11.25	\$13.75	\$21.25	\$36.25	\$51.25	\$85.00	\$141.25	\$245.00	\$245.00	\$600.00
\$130,000	\$11.70	\$11.70	\$11.70	\$14.30	\$22.10	\$37.70	\$53.30	\$88.40	\$146.90	\$254.80	\$254.80	\$624.00
\$135,000	\$12.15	\$12.15	\$12.15	\$14.85	\$22.95	\$39.15	\$55.35	\$91.80	\$152.55	\$264.60	\$264.60	\$648.00
\$140,000	\$12.60	\$12.60	\$12.60	\$15.40	\$23.80	\$40.60	\$57.40	\$95.20	\$158.20	\$274.40	\$274.40	\$672.00
\$145,000	\$13.05	\$13.05	\$13.05	\$15.95	\$24.65	\$42.05	\$59.45	\$98.60	\$163.85	\$284.20	\$284.20	\$696.00
\$150,000	\$13.50	\$13.50	\$13.50	\$16.50	\$25.50	\$43.50	\$61.50	\$102.00	\$169.50	\$294.00	\$294.00	\$720.00
\$155,000	\$13.95	\$13.95	\$13.95	\$17.05	\$26.35	\$44.95	\$63.55	\$105.40	\$175.15	\$303.80	\$303.80	\$744.00
\$160,000	\$14.40	\$14.40	\$14.40	\$17.60	\$27.20	\$46.40	\$65.60	\$108.80	\$180.80	\$313.60	\$313.60	\$768.00
\$165,000	\$14.85	\$14.85	\$14.85	\$18.15	\$28.05	\$47.85	\$67.65	\$112.20	\$186.45	\$323.40	\$323.40	\$792.00
\$170,000	\$15.30	\$15.30	\$15.30	\$18.70	\$28.90	\$49.30	\$69.70	\$115.60	\$192.10	\$333.20	\$333.20	\$816.00
\$175,000	\$15.75	\$15.75	\$15.75	\$19.25	\$29.75	\$50.75	\$71.75	\$119.00	\$197.75	\$343.00	\$343.00	\$840.00
\$180,000	\$16.20	\$16.20	\$16.20	\$19.80	\$30.60	\$52.20	\$73.80	\$122.40	\$203.40	\$352.80	\$352.80	\$864.00
\$185,000	\$16.65	\$16.65	\$16.65	\$20.35	\$31.45	\$53.65	\$75.85	\$125.80	\$209.05	\$362.60	\$362.60	\$888.00
\$190,000	\$17.10	\$17.10	\$17.10	\$20.90	\$32.30	\$55.10	\$77.90	\$129.20	\$214.70	\$372.40	\$372.40	\$912.00
\$195,000	\$17.55	\$17.55	\$17.55	\$21.45	\$33.15	\$56.55	\$79.95	\$132.60	\$220.35	\$382.20	\$382.20	\$936.00
\$200,000	\$18.00	\$18.00	\$18.00	\$22.00	\$34.00	\$58.00	\$82.00	\$136.00	\$226.00	\$392.00	\$392.00	\$960.00
\$205,000	\$18.45	\$18.45	\$18.45	\$22.55	\$34.85	\$59.45	\$84.05	\$139.40	\$231.65	\$401.80	\$401.80	\$984.00
\$210,000	\$18.90	\$18.90	\$18.90	\$23.10	\$35.70	\$60.90	\$86.10	\$142.80	\$237.30	\$411.60	\$411.60	\$1,008.00
\$215,000	\$19.35	\$19.35	\$19.35	\$23.65	\$36.55	\$62.35	\$88.15	\$146.20	\$242.95	\$421.40	\$421.40	\$1,032.00
\$220,000	\$19.80	\$19.80	\$19.80	\$24.20	\$37.40	\$63.80	\$90.20	\$149.60	\$248.60	\$431.20	\$431.20	\$1,056.00
\$225,000	\$20.25	\$20.25	\$20.25	\$24.75	\$38.25	\$65.25	\$92.25	\$153.00	\$254.25	\$441.00	\$441.00	\$1,080.00
\$230,000	\$20.70	\$20.70	\$20.70	\$25.30	\$39.10	\$66.70	\$94.30	\$156.40	\$259.90	\$450.80	\$450.80	\$1,104.00

\$235,000	\$21.15	\$21.15	\$21.15	\$25.85	\$39.95	\$68.15	\$96.35	\$159.80	\$265.55	\$460.60	\$460.60	\$1,128.00
\$240,000	\$21.60	\$21.60	\$21.60	\$26.40	\$40.80	\$69.60	\$98.40	\$163.20	\$271.20	\$470.40	\$470.40	\$1,152.00
\$245,000	\$22.05	\$22.05	\$22.05	\$26.95	\$41.65	\$71.05	\$100.45	\$166.60	\$276.85	\$480.20	\$480.20	\$1,176.00
\$250,000	\$22.50	\$22.50	\$22.50	\$27.50	\$42.50	\$72.50	\$102.50	\$170.00	\$282.50	\$490.00	\$490.00	\$1,200.00

CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE Monthly Premium Amount (Cost per Pay Period – 12/Year)	
Benefit Amount	Cost For All Children
\$10,000	\$1.90

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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