

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.

VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE												
Bi-weekly Premium Amount (Cost per Pay Period – 26/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	\$0.69	\$0.69	\$0.76	\$0.88	\$1.29	\$2.08	\$3.32	\$5.10	\$7.88	\$14.01	\$24.97	\$24.97
\$20,000	\$1.38	\$1.38	\$1.51	\$1.75	\$2.58	\$4.15	\$6.65	\$10.21	\$15.77	\$28.02	\$49.94	\$49.94
\$30,000	\$2.08	\$2.08	\$2.27	\$2.63	\$3.88	\$6.23	\$9.97	\$15.31	\$23.65	\$42.04	\$74.91	\$74.91
\$40,000	\$2.77	\$2.77	\$3.03	\$3.51	\$5.17	\$8.31	\$13.29	\$20.42	\$31.53	\$56.05	\$99.88	\$99.88
\$50,000	\$3.46	\$3.46	\$3.78	\$4.38	\$6.46	\$10.38	\$16.62	\$25.52	\$39.42	\$70.06	\$124.85	\$124.85
\$60,000	\$4.15	\$4.15	\$4.54	\$5.26	\$7.75	\$12.46	\$19.94	\$30.63	\$47.30	\$84.07	\$149.82	\$149.82
\$70,000	\$4.85	\$4.85	\$5.30	\$6.14	\$9.05	\$14.54	\$23.26	\$35.73	\$55.18	\$98.09	\$174.78	\$174.78
\$80,000	\$5.54	\$5.54	\$6.06	\$7.02	\$10.34	\$16.62	\$26.58	\$40.84	\$63.06	\$112.10	\$199.75	\$199.75
\$90,000	\$6.23	\$6.23	\$6.81	\$7.89	\$11.63	\$18.69	\$29.91	\$45.94	\$70.95	\$126.11	\$224.72	\$224.72
\$100,000	\$6.92	\$6.92	\$7.57	\$8.77	\$12.92	\$20.77	\$33.23	\$51.05	\$78.83	\$140.12	\$249.69	\$249.69
\$110,000	\$7.62	\$7.62	\$8.33	\$9.65	\$14.22	\$22.85	\$36.55	\$56.15	\$86.71	\$154.14	\$274.66	\$274.66
\$120,000	\$8.31	\$8.31	\$9.08	\$10.52	\$15.51	\$24.92	\$39.88	\$61.26	\$94.60	\$168.15	\$299.63	\$299.63
\$130,000	\$9.00	\$9.00	\$9.84	\$11.40	\$16.80	\$27.00	\$43.20	\$66.36	\$102.48	\$182.16	\$324.60	\$324.60
\$140,000	\$9.69	\$9.69	\$10.60	\$12.28	\$18.09	\$29.08	\$46.52	\$71.46	\$110.36	\$196.17	\$349.57	\$349.57
\$150,000	\$10.38	\$10.38	\$11.35	\$13.15	\$19.38	\$31.15	\$49.85	\$76.57	\$118.25	\$210.18	\$374.54	\$374.54
\$160,000	\$11.08	\$11.08	\$12.11	\$14.03	\$20.68	\$33.23	\$53.17	\$81.67	\$126.13	\$224.20	\$399.51	\$399.51
\$170,000	\$11.77	\$11.77	\$12.87	\$14.91	\$21.97	\$35.31	\$56.49	\$86.78	\$134.01	\$238.21	\$424.48	\$424.48
\$180,000	\$12.46	\$12.46	\$13.62	\$15.78	\$23.26	\$37.38	\$59.82	\$91.88	\$141.90	\$252.22	\$449.45	\$449.45
\$190,000	\$13.15	\$13.15	\$14.38	\$16.66	\$24.55	\$39.46	\$63.14	\$96.99	\$149.78	\$266.23	\$474.42	\$474.42
\$200,000	\$13.85	\$13.85	\$15.14	\$17.54	\$25.85	\$41.54	\$66.46	\$102.09	\$157.66	\$280.25	\$499.38	\$499.38
\$210,000	\$14.54	\$14.54	\$15.90	\$18.42	\$27.14	\$43.62	\$69.78	\$107.20	\$165.54	\$294.26	\$524.35	\$524.35
\$220,000	\$15.23	\$15.23	\$16.65	\$19.29	\$28.43	\$45.69	\$73.11	\$112.30	\$173.43	\$308.27	\$549.32	\$549.32
\$230,000	\$15.92	\$15.92	\$17.41	\$20.17	\$29.72	\$47.77	\$76.43	\$117.41	\$181.31	\$322.28	\$574.29	\$574.29
\$240,000	\$16.62	\$16.62	\$18.17	\$21.05	\$31.02	\$49.85	\$79.75	\$122.51	\$189.19	\$336.30	\$599.26	\$599.26
\$250,000	\$17.31	\$17.31	\$18.92	\$21.92	\$32.31	\$51.92	\$83.08	\$127.62	\$197.08	\$350.31	\$624.23	\$624.23

SPOUSE/PARTNER VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE												
Bi-weekly Premium Amount (Cost per Pay Period – 26/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	\$0.35	\$0.35	\$0.38	\$0.44	\$0.65	\$1.04	\$1.66	\$2.55	\$3.94	\$7.01	\$12.48	\$12.48
\$10,000	\$0.69	\$0.69	\$0.76	\$0.88	\$1.29	\$2.08	\$3.32	\$5.10	\$7.88	\$14.01	\$24.97	\$24.97
\$15,000	\$1.04	\$1.04	\$1.14	\$1.32	\$1.94	\$3.12	\$4.98	\$7.66	\$11.82	\$21.02	\$37.45	\$37.45
\$20,000	\$1.38	\$1.38	\$1.51	\$1.75	\$2.58	\$4.15	\$6.65	\$10.21	\$15.77	\$28.02	\$49.94	\$49.94
\$25,000	\$1.73	\$1.73	\$1.89	\$2.19	\$3.23	\$5.19	\$8.31	\$12.76	\$19.71	\$35.03	\$62.42	\$62.42
\$30,000	\$2.08	\$2.08	\$2.27	\$2.63	\$3.88	\$6.23	\$9.97	\$15.31	\$23.65	\$42.04	\$74.91	\$74.91
\$35,000	\$2.42	\$2.42	\$2.65	\$3.07	\$4.52	\$7.27	\$11.63	\$17.87	\$27.59	\$49.04	\$87.39	\$87.39
\$40,000	\$2.77	\$2.77	\$3.03	\$3.51	\$5.17	\$8.31	\$13.29	\$20.42	\$31.53	\$56.05	\$99.88	\$99.88
\$45,000	\$3.12	\$3.12	\$3.41	\$3.95	\$5.82	\$9.35	\$14.95	\$22.97	\$35.47	\$63.06	\$112.36	\$112.36
\$50,000	\$3.46	\$3.46	\$3.78	\$4.38	\$6.46	\$10.38	\$16.62	\$25.52	\$39.42	\$70.06	\$124.85	\$124.85
\$55,000	\$3.81	\$3.81	\$4.16	\$4.82	\$7.11	\$11.42	\$18.28	\$28.08	\$43.36	\$77.07	\$137.33	\$137.33
\$60,000	\$4.15	\$4.15	\$4.54	\$5.26	\$7.75	\$12.46	\$19.94	\$30.63	\$47.30	\$84.07	\$149.82	\$149.82
\$65,000	\$4.50	\$4.50	\$4.92	\$5.70	\$8.40	\$13.50	\$21.60	\$33.18	\$51.24	\$91.08	\$162.30	\$162.30
\$70,000	\$4.85	\$4.85	\$5.30	\$6.14	\$9.05	\$14.54	\$23.26	\$35.73	\$55.18	\$98.09	\$174.78	\$174.78
\$75,000	\$5.19	\$5.19	\$5.68	\$6.58	\$9.69	\$15.58	\$24.92	\$38.28	\$59.12	\$105.09	\$187.27	\$187.27

\$80,000	\$5.54	\$5.54	\$6.06	\$7.02	\$10.34	\$16.62	\$26.58	\$40.84	\$63.06	\$112.10	\$199.75	\$199.75
\$85,000	\$5.88	\$5.88	\$6.43	\$7.45	\$10.98	\$17.65	\$28.25	\$43.39	\$67.01	\$119.10	\$212.24	\$212.24
\$90,000	\$6.23	\$6.23	\$6.81	\$7.89	\$11.63	\$18.69	\$29.91	\$45.94	\$70.95	\$126.11	\$224.72	\$224.72
\$95,000	\$6.58	\$6.58	\$7.19	\$8.33	\$12.28	\$19.73	\$31.57	\$48.49	\$74.89	\$133.12	\$237.21	\$237.21
\$100,000	\$6.92	\$6.92	\$7.57	\$8.77	\$12.92	\$20.77	\$33.23	\$51.05	\$78.83	\$140.12	\$249.69	\$249.69

CHILD(REN) VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE			
Bi-weekly Premium Amount (Cost per Pay Period – 26/Year)			
Benefit Amount	Cost For All Children	Benefit Amount	Cost For All Children
\$1,000	\$0.12	\$6,000	\$0.75
\$2,000	\$0.25	\$7,000	\$0.87
\$3,000	\$0.37	\$8,000	\$1.00
\$4,000	\$0.50	\$9,000	\$1.12
\$5,000	\$0.62	\$10,000	\$1.25

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

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