

Rate Sheet

Employee - Coverage and **monthly** cost for Employee Optional Life and AD&D.

Rates are effective as of September 01, 2024.

The chart below shows possible coverage amounts and corresponding costs per month.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Age and Cost											
Coverage Amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.42	0.42	0.53	0.97	1.08	1.63	2.51	4.71	6.64	11.42	18.57
\$20,000	0.84	0.84	1.06	1.94	2.16	3.26	5.02	9.42	13.28	22.84	37.14
\$30,000	1.26	1.26	1.59	2.91	3.24	4.89	7.53	14.13	19.92	34.26	55.71
\$40,000	1.68	1.68	2.12	3.88	4.32	6.52	10.04	18.84	26.56	45.68	74.28
\$50,000	2.10	2.10	2.65	4.85	5.40	8.15	12.55	23.55	33.20	57.10	92.85
\$60,000	2.52	2.52	3.18	5.82	6.48	9.78	15.06	28.26	39.84	68.52	111.42
\$70,000	2.94	2.94	3.71	6.79	7.56	11.41	17.57	32.97	46.48	79.94	129.99
\$80,000	3.36	3.36	4.24	7.76	8.64	13.04	20.08	37.68	53.12	91.36	148.56
\$90,000	3.78	3.78	4.77	8.73	9.72	14.67	22.59	42.39	59.76	102.78	167.13
\$100,000	4.20	4.20	5.30	9.70	10.80	16.30	25.10	47.10	66.40	114.20	185.70
\$110,000	4.62	4.62	5.83	10.67	11.88	17.93	27.61	51.81	73.04	125.62	204.27
\$120,000	5.04	5.04	6.36	11.64	12.96	19.56	30.12	56.52	79.68	137.04	222.84
\$130,000	5.46	5.46	6.89	12.61	14.04	21.19	32.63	61.23	86.32	148.46	241.41
\$140,000	5.88	5.88	7.42	13.58	15.12	22.82	35.14	65.94	92.96	159.88	259.98
\$150,000	6.30	6.30	7.95	14.55	16.20	24.45	37.65	70.65	99.60	171.30	278.55
\$160,000	6.72	6.72	8.48	15.52	17.28	26.08	40.16	75.36	106.24	182.72	297.12
\$170,000	7.14	7.14	9.01	16.49	18.36	27.71	42.67	80.07	112.88	194.14	315.69
\$180,000	7.56	7.56	9.54	17.46	19.44	29.34	45.18	84.78	119.52	205.56	334.26
\$190,000	7.98	7.98	10.07	18.43	20.52	30.97	47.69	89.49	126.16	216.98	352.83
\$200,000	8.40	8.40	10.60	19.40	21.60	32.60	50.20	94.20	132.80	228.40	371.40
\$210,000	8.82	8.82	11.13	20.37	22.68	34.23	52.71	98.91	139.44	239.82	389.97
\$220,000	9.24	9.24	11.66	21.34	23.76	35.86	55.22	103.62	146.08	251.24	408.54
\$230,000	9.66	9.66	12.19	22.31	24.84	37.49	57.73	108.33	152.72	262.66	427.11
\$240,000	10.08	10.08	12.72	23.28	25.92	39.12	60.24	113.04	159.36	274.08	445.68
\$250,000	10.50	10.50	13.25	24.25	27.00	40.75	62.75	117.75	166.00	285.50	464.25
\$260,000	10.92	10.92	13.78	25.22	28.08	42.38	65.26	122.46	172.64	296.92	482.82
\$270,000	11.34	11.34	14.31	26.19	29.16	44.01	67.77	127.17	179.28	308.34	501.39
\$280,000	11.76	11.76	14.84	27.16	30.24	45.64	70.28	131.88	185.92	319.76	519.96
\$290,000	12.18	12.18	15.37	28.13	31.32	47.27	72.79	136.59	192.56	331.18	538.53
\$300,000	12.60	12.60	15.90	29.10	32.40	48.90	75.30	141.30	199.20	342.60	557.10
\$310,000	13.02	13.02	16.43	30.07	33.48	50.53	77.81	146.01	205.84	354.02	575.67
\$320,000	13.44	13.44	16.96	31.04	34.56	52.16	80.32	150.72	212.48	365.44	594.24
\$330,000	13.86	13.86	17.49	32.01	35.64	53.79	82.83	155.43	219.12	376.86	612.81
\$340,000	14.28	14.28	18.02	32.98	36.72	55.42	85.34	160.14	225.76	388.28	631.38
\$350,000	14.70	14.70	18.55	33.95	37.80	57.05	87.85	164.85	232.40	399.70	649.95
\$360,000	15.12	15.12	19.08	34.92	38.88	58.68	90.36	169.56	239.04	411.12	668.52
\$370,000	15.54	15.54	19.61	35.89	39.96	60.31	92.87	174.27	245.68	422.54	687.09
\$380,000	15.96	15.96	20.14	36.86	41.04	61.94	95.38	178.98	252.32	433.96	705.66
\$390,000	16.38	16.38	20.67	37.83	42.12	63.57	97.89	183.69	258.96	445.38	724.23
\$400,000	16.80	16.80	21.20	38.80	43.20	65.20	100.40	188.40	265.60	456.80	742.80
\$410,000	17.22	17.22	21.73	39.77	44.28	66.83	102.91	193.11	272.24	468.22	761.37
\$420,000	17.64	17.64	22.26	40.74	45.36	68.46	105.42	197.82	278.88	479.64	779.94
\$430,000	18.06	18.06	22.79	41.71	46.44	70.09	107.93	202.53	285.52	491.06	798.51
\$440,000	18.48	18.48	23.32	42.68	47.52	71.72	110.44	207.24	292.16	502.48	817.08
\$450,000	18.90	18.90	23.85	43.65	48.60	73.35	112.95	211.95	298.80	513.90	835.65
\$460,000	19.32	19.32	24.38	44.62	49.68	74.98	115.46	216.66	305.44	525.32	854.22
\$470,000	19.74	19.74	24.91	45.59	50.76	76.61	117.97	221.37	312.08	536.74	872.79
\$480,000	20.16	20.16	25.44	46.56	51.84	78.24	120.48	226.08	318.72	548.16	891.36
\$490,000	20.58	20.58	25.97	47.53	52.92	79.87	122.99	230.79	325.36	559.58	909.93
\$500,000	21.00	21.00	26.50	48.50	54.00	81.50	125.50	235.50	332.00	571.00	928.50

Spouse - Coverage and monthly cost for Spouse Optional Life.

Rates are effective as of September 01, 2024.

The chart below shows possible coverage amounts and corresponding costs per month.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Age and Cost										
Coverage Amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$10,000	0.22	0.22	0.33	0.77	0.88	1.43	2.31	4.51	6.44	11.22
\$20,000	0.44	0.44	0.66	1.54	1.76	2.86	4.62	9.02	12.88	22.44
\$30,000	0.66	0.66	0.99	2.31	2.64	4.29	6.93	13.53	19.32	33.66
\$40,000	0.88	0.88	1.32	3.08	3.52	5.72	9.24	18.04	25.76	44.88
\$50,000	1.10	1.10	1.65	3.85	4.40	7.15	11.55	22.55	32.20	56.10
\$60,000	1.32	1.32	1.98	4.62	5.28	8.58	13.86	27.06	38.64	67.32
\$70,000	1.54	1.54	2.31	5.39	6.16	10.01	16.17	31.57	45.08	78.54
\$80,000	1.76	1.76	2.64	6.16	7.04	11.44	18.48	36.08	51.52	89.76
\$90,000	1.98	1.98	2.97	6.93	7.92	12.87	20.79	40.59	57.96	100.98
\$100,000	2.20	2.20	3.30	7.70	8.80	14.30	23.10	45.10	64.40	112.20

Child - Coverage and monthly cost for Child Optional Life.

Rates are effective as of September 01, 2024.

The chart below shows possible coverage amounts and corresponding costs per month.

Coverage Amounts	Cost per Month
\$5,000	0.40
\$10,000	0.80