

# Rate Sheet

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

Rates are effective as of April 01, 2016.

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.

Coverage Amounts	Age and Cost										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.74	0.86	1.10	1.22	1.34	1.93	2.88	5.26	7.99	15.24	24.62
\$20,000	1.48	1.72	2.20	2.44	2.68	3.86	5.76	10.52	15.98	30.48	49.24
\$30,000	2.22	2.58	3.30	3.66	4.02	5.79	8.64	15.78	23.97	45.72	73.86
\$40,000	2.96	3.44	4.40	4.88	5.36	7.72	11.52	21.04	31.96	60.96	98.48
\$50,000	3.70	4.30	5.50	6.10	6.70	9.65	14.40	26.30	39.95	76.20	123.10
\$60,000	4.44	5.16	6.60	7.32	8.04	11.58	17.28	31.56	47.94	91.44	147.72
\$70,000	5.18	6.02	7.70	8.54	9.38	13.51	20.16	36.82	55.93	106.68	172.34
\$80,000	5.92	6.88	8.80	9.76	10.72	15.44	23.04	42.08	63.92	121.92	196.96
\$90,000	6.66	7.74	9.90	10.98	12.06	17.37	25.92	47.34	71.91	137.16	221.58
\$100,000	7.40	8.60	11.00	12.20	13.40	19.30	28.80	52.60	79.90	152.40	246.20
\$110,000	8.14	9.46	12.10	13.42	14.74	21.23	31.68	57.86	87.89	167.64	270.82
\$120,000	8.88	10.32	13.20	14.64	16.08	23.16	34.56	63.12	95.88	182.88	295.44
\$130,000	9.62	11.18	14.30	15.86	17.42	25.09	37.44	68.38	103.87	198.12	320.06
\$140,000	10.36	12.04	15.40	17.08	18.76	27.02	40.32	73.64	111.86	213.36	344.68
\$150,000	11.10	12.90	16.50	18.30	20.10	28.95	43.20	78.90	119.85	228.60	369.30
\$160,000	11.84	13.76	17.60	19.52	21.44	30.88	46.08	84.16	127.84	243.84	393.92
\$170,000	12.58	14.62	18.70	20.74	22.78	32.81	48.96	89.42	135.83	259.08	418.54
\$180,000	13.32	15.48	19.80	21.96	24.12	34.74	51.84	94.68	143.82	274.32	443.16
\$190,000	14.06	16.34	20.90	23.18	25.46	36.67	54.72	99.94	151.81	289.56	467.78
\$200,000	14.80	17.20	22.00	24.40	26.80	38.60	57.60	105.20	159.80	304.80	492.40
\$210,000	15.54	18.06	23.10	25.62	28.14	40.53	60.48	110.46	167.79	320.04	517.02
\$220,000	16.28	18.92	24.20	26.84	29.48	42.46	63.36	115.72	175.78	335.28	541.64
\$230,000	17.02	19.78	25.30	28.06	30.82	44.39	66.24	120.98	183.77	350.52	566.26
\$240,000	17.76	20.64	26.40	29.28	32.16	46.32	69.12	126.24	191.76	365.76	590.88
\$250,000	18.50	21.50	27.50	30.50	33.50	48.25	72.00	131.50	199.75	381.00	615.50
\$260,000	19.24	22.36	28.60	31.72	34.84	50.18	74.88	136.76	207.74	396.24	640.12
\$270,000	19.98	23.22	29.70	32.94	36.18	52.11	77.76	142.02	215.73	411.48	664.74
\$280,000	20.72	24.08	30.80	34.16	37.52	54.04	80.64	147.28	223.72	426.72	689.36
\$290,000	21.46	24.94	31.90	35.38	38.86	55.97	83.52	152.54	231.71	441.96	713.98
\$300,000	22.20	25.80	33.00	36.60	40.20	57.90	86.40	157.80	239.70	457.20	738.60
\$310,000	22.94	26.66	34.10	37.82	41.54	59.83	89.28	163.06	247.69	472.44	763.22
\$320,000	23.68	27.52	35.20	39.04	42.88	61.76	92.16	168.32	255.68	487.68	787.84
\$330,000	24.42	28.38	36.30	40.26	44.22	63.69	95.04	173.58	263.67	502.92	812.46
\$340,000	25.16	29.24	37.40	41.48	45.56	65.62	97.92	178.84	271.66	518.16	837.08
\$350,000	25.90	30.10	38.50	42.70	46.90	67.55	100.80	184.10	279.65	533.40	861.70
\$360,000	26.64	30.96	39.60	43.92	48.24	69.48	103.68	189.36	287.64	548.64	886.32
\$370,000	27.38	31.82	40.70	45.14	49.58	71.41	106.56	194.62	295.63	563.88	910.94
\$380,000	28.12	32.68	41.80	46.36	50.92	73.34	109.44	199.88	303.62	579.12	935.56
\$390,000	28.86	33.54	42.90	47.58	52.26	75.27	112.32	205.14	311.61	594.36	960.18
\$400,000	29.60	34.40	44.00	48.80	53.60	77.20	115.20	210.40	319.60	609.60	984.80
\$410,000	30.34	35.26	45.10	50.02	54.94	79.13	118.08	215.66	327.59	624.84	1009.42
\$420,000	31.08	36.12	46.20	51.24	56.28	81.06	120.96	220.92	335.58	640.08	1034.04
\$430,000	31.82	36.98	47.30	52.46	57.62	82.99	123.84	226.18	343.57	655.32	1058.66
\$440,000	32.56	37.84	48.40	53.68	58.96	84.92	126.72	231.44	351.56	670.56	1083.28
\$450,000	33.30	38.70	49.50	54.90	60.30	86.85	129.60	236.70	359.55	685.80	1107.90
\$460,000	34.04	39.56	50.60	56.12	61.64	88.78	132.48	241.96	367.54	701.04	1132.52
\$470,000	34.78	40.42	51.70	57.34	62.98	90.71	135.36	247.22	375.53	716.28	1157.14
\$480,000	35.52	41.28	52.80	58.56	64.32	92.64	138.24	252.48	383.52	731.52	1181.76
\$490,000	36.26	42.14	53.90	59.78	65.66	94.57	141.12	257.74	391.51	746.76	1206.38
\$500,000	37.00	43.00	55.00	61.00	67.00	96.50	144.00	263.00	399.50	762.00	1231.00

# Rate Sheet

**Spouse** - Coverage and **monthly** cost for Spouse Optional Life.

Rates are effective as of April 01, 2016.

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
\$5,000	0.30	0.36	0.48	0.54	0.60	0.89	1.37	2.56	3.92	7.55
\$10,000	0.59	0.71	0.95	1.07	1.19	1.78	2.73	5.11	7.84	15.09
\$15,000	0.89	1.07	1.43	1.61	1.79	2.67	4.10	7.67	11.76	22.64
\$20,000	1.18	1.42	1.90	2.14	2.38	3.56	5.46	10.22	15.68	30.18
\$25,000	1.48	1.78	2.38	2.68	2.98	4.45	6.83	12.78	19.60	37.73
\$30,000	1.77	2.13	2.85	3.21	3.57	5.34	8.19	15.33	23.52	45.27
\$35,000	2.07	2.49	3.33	3.75	4.17	6.23	9.56	17.89	27.44	52.82
\$40,000	2.36	2.84	3.80	4.28	4.76	7.12	10.92	20.44	31.36	60.36
\$45,000	2.66	3.20	4.28	4.82	5.36	8.01	12.29	23.00	35.28	67.91
\$50,000	2.95	3.55	4.75	5.35	5.95	8.90	13.65	25.55	39.20	75.45
\$55,000	3.25	3.91	5.23	5.89	6.55	9.79	15.02	28.11	43.12	83.00
\$60,000	3.54	4.26	5.70	6.42	7.14	10.68	16.38	30.66	47.04	90.54
\$65,000	3.84	4.62	6.18	6.96	7.74	11.57	17.75	33.22	50.96	98.09
\$70,000	4.13	4.97	6.65	7.49	8.33	12.46	19.11	35.77	54.88	105.63
\$75,000	4.43	5.33	7.13	8.03	8.93	13.35	20.48	38.33	58.80	113.18
\$80,000	4.72	5.68	7.60	8.56	9.52	14.24	21.84	40.88	62.72	120.72
\$85,000	5.02	6.04	8.08	9.10	10.12	15.13	23.21	43.44	66.64	128.27
\$90,000	5.31	6.39	8.55	9.63	10.71	16.02	24.57	45.99	70.56	135.81
\$95,000	5.61	6.75	9.03	10.17	11.31	16.91	25.94	48.55	74.48	143.36
\$100,000	5.90	7.10	9.50	10.70	11.90	17.80	27.30	51.10	78.40	150.90
\$105,000	6.20	7.46	9.98	11.24	12.50	18.69	28.67	53.66	82.32	158.45
\$110,000	6.49	7.81	10.45	11.77	13.09	19.58	30.03	56.21	86.24	165.99
\$115,000	6.79	8.17	10.93	12.31	13.69	20.47	31.40	58.77	90.16	173.54
\$120,000	7.08	8.52	11.40	12.84	14.28	21.36	32.76	61.32	94.08	181.08
\$125,000	7.38	8.88	11.88	13.38	14.88	22.25	34.13	63.88	98.00	188.63
\$130,000	7.67	9.23	12.35	13.91	15.47	23.14	35.49	66.43	101.92	196.17
\$135,000	7.97	9.59	12.83	14.45	16.07	24.03	36.86	68.99	105.84	203.72
\$140,000	8.26	9.94	13.30	14.98	16.66	24.92	38.22	71.54	109.76	211.26
\$145,000	8.56	10.30	13.78	15.52	17.26	25.81	39.59	74.10	113.68	218.81
\$150,000	8.85	10.65	14.25	16.05	17.85	26.70	40.95	76.65	117.60	226.35
\$155,000	9.15	11.01	14.73	16.59	18.45	27.59	42.32	79.21	121.52	233.90
\$160,000	9.44	11.36	15.20	17.12	19.04	28.48	43.68	81.76	125.44	241.44
\$165,000	9.74	11.72	15.68	17.66	19.64	29.37	45.05	84.32	129.36	248.99
\$170,000	10.03	12.07	16.15	18.19	20.23	30.26	46.41	86.87	133.28	256.53
\$175,000	10.33	12.43	16.63	18.73	20.83	31.15	47.78	89.43	137.20	264.08
\$180,000	10.62	12.78	17.10	19.26	21.42	32.04	49.14	91.98	141.12	271.62
\$185,000	10.92	13.14	17.58	19.80	22.02	32.93	50.51	94.54	145.04	279.17
\$190,000	11.21	13.49	18.05	20.33	22.61	33.82	51.87	97.09	148.96	286.71
\$195,000	11.51	13.85	18.53	20.87	23.21	34.71	53.24	99.65	152.88	294.26
\$200,000	11.80	14.20	19.00	21.40	23.80	35.60	54.60	102.20	156.80	301.80
\$205,000	12.10	14.56	19.48	21.94	24.40	36.49	55.97	104.76	160.72	309.35
\$210,000	12.39	14.91	19.95	22.47	24.99	37.38	57.33	107.31	164.64	316.89
\$215,000	12.69	15.27	20.43	23.01	25.59	38.27	58.70	109.87	168.56	324.44
\$220,000	12.98	15.62	20.90	23.54	26.18	39.16	60.06	112.42	172.48	331.98
\$225,000	13.28	15.98	21.38	24.08	26.78	40.05	61.43	114.98	176.40	339.53
\$230,000	13.57	16.33	21.85	24.61	27.37	40.94	62.79	117.53	180.32	347.07
\$235,000	13.87	16.69	22.33	25.15	27.97	41.83	64.16	120.09	184.24	354.62
\$240,000	14.16	17.04	22.80	25.68	28.56	42.72	65.52	122.64	188.16	362.16
\$245,000	14.46	17.40	23.28	26.22	29.16	43.61	66.89	125.20	192.08	369.71
\$250,000	14.75	17.75	23.75	26.75	29.75	44.50	68.25	127.75	196.00	377.25

# Rate Sheet

**Child** - Coverage and **monthly** cost for Child Optional Life.

Rates are effective as of April 01, 2016.

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

Coverage Amounts	Cost per Month
\$2,500	0.31
\$5,000	0.62
\$7,500	0.92
\$10,000	1.23