

Premium Worksheet



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category. For Spouse/Partner Term Life Insurance, rates are based on the spouse/domestic partner's age and increase as your spouse/domestic partner enters each new age category.

VOLUNTARY TERM LIFE 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	\$0.53	\$0.53	\$0.73	\$0.97	\$1.22	\$1.81	\$2.94	\$5.14	\$7.17	\$11.53	\$21.78	\$21.78
\$20,000	\$1.06	\$1.06	\$1.46	\$1.94	\$2.44	\$3.62	\$5.88	\$10.28	\$14.34	\$23.06	\$43.56	\$43.56
\$30,000	\$1.59	\$1.59	\$2.19	\$2.91	\$3.66	\$5.43	\$8.82	\$15.42	\$21.51	\$34.59	\$65.34	\$65.34
\$40,000	\$2.12	\$2.12	\$2.92	\$3.88	\$4.88	\$7.24	\$11.76	\$20.56	\$28.68	\$46.12	\$87.12	\$87.12
\$50,000	\$2.65	\$2.65	\$3.65	\$4.85	\$6.10	\$9.05	\$14.70	\$25.70	\$35.85	\$57.65	\$108.90	\$108.90
\$60,000	\$3.18	\$3.18	\$4.38	\$5.82	\$7.32	\$10.86	\$17.64	\$30.84	\$43.02	\$69.18	\$130.68	\$130.68
\$70,000	\$3.71	\$3.71	\$5.11	\$6.79	\$8.54	\$12.67	\$20.58	\$35.98	\$50.19	\$80.71	\$152.46	\$152.46
\$80,000	\$4.24	\$4.24	\$5.84	\$7.76	\$9.76	\$14.48	\$23.52	\$41.12	\$57.36	\$92.24	\$174.24	\$174.24
\$90,000	\$4.77	\$4.77	\$6.57	\$8.73	\$10.98	\$16.29	\$26.46	\$46.26	\$64.53	\$103.77	\$196.02	\$196.02
\$100,000	\$5.30	\$5.30	\$7.30	\$9.70	\$12.20	\$18.10	\$29.40	\$51.40	\$71.70	\$115.30	\$217.80	\$217.80
\$110,000	\$5.83	\$5.83	\$8.03	\$10.67	\$13.42	\$19.91	\$32.34	\$56.54	\$78.87	\$126.83	\$239.58	\$239.58
\$120,000	\$6.36	\$6.36	\$8.76	\$11.64	\$14.64	\$21.72	\$35.28	\$61.68	\$86.04	\$138.36	\$261.36	\$261.36
\$130,000	\$6.89	\$6.89	\$9.49	\$12.61	\$15.86	\$23.53	\$38.22	\$66.82	\$93.21	\$149.89	\$283.14	\$283.14
\$140,000	\$7.42	\$7.42	\$10.22	\$13.58	\$17.08	\$25.34	\$41.16	\$71.96	\$100.38	\$161.42	\$304.92	\$304.92
\$150,000	\$7.95	\$7.95	\$10.95	\$14.55	\$18.30	\$27.15	\$44.10	\$77.10	\$107.55	\$172.95	\$326.70	\$326.70
\$160,000	\$8.48	\$8.48	\$11.68	\$15.52	\$19.52	\$28.96	\$47.04	\$82.24	\$114.72	\$184.48	\$348.48	\$348.48
\$170,000	\$9.01	\$9.01	\$12.41	\$16.49	\$20.74	\$30.77	\$49.98	\$87.38	\$121.89	\$196.01	\$370.26	\$370.26
\$180,000	\$9.54	\$9.54	\$13.14	\$17.46	\$21.96	\$32.58	\$52.92	\$92.52	\$129.06	\$207.54	\$392.04	\$392.04
\$190,000	\$10.07	\$10.07	\$13.87	\$18.43	\$23.18	\$34.39	\$55.86	\$97.66	\$136.23	\$219.07	\$413.82	\$413.82
\$200,000	\$10.60	\$10.60	\$14.60	\$19.40	\$24.40	\$36.20	\$58.80	\$102.80	\$143.40	\$230.60	\$435.60	\$435.60
\$210,000	\$11.13	\$11.13	\$15.33	\$20.37	\$25.62	\$38.01	\$61.74	\$107.94	\$150.57	\$242.13	\$457.38	\$457.38
\$220,000	\$11.66	\$11.66	\$16.06	\$21.34	\$26.84	\$39.82	\$64.68	\$113.08	\$157.74	\$253.66	\$479.16	\$479.16
\$230,000	\$12.19	\$12.19	\$16.79	\$22.31	\$28.06	\$41.63	\$67.62	\$118.22	\$164.91	\$265.19	\$500.94	\$500.94
\$240,000	\$12.72	\$12.72	\$17.52	\$23.28	\$29.28	\$43.44	\$70.56	\$123.36	\$172.08	\$276.72	\$522.72	\$522.72
\$250,000	\$13.25	\$13.25	\$18.25	\$24.25	\$30.50	\$45.25	\$73.50	\$128.50	\$179.25	\$288.25	\$544.50	\$544.50
\$260,000	\$13.78	\$13.78	\$18.98	\$25.22	\$31.72	\$47.06	\$76.44	\$133.64	\$186.42	\$299.78	\$566.28	\$566.28
\$270,000	\$14.31	\$14.31	\$19.71	\$26.19	\$32.94	\$48.87	\$79.38	\$138.78	\$193.59	\$311.31	\$588.06	\$588.06
\$280,000	\$14.84	\$14.84	\$20.44	\$27.16	\$34.16	\$50.68	\$82.32	\$143.92	\$200.76	\$322.84	\$609.84	\$609.84
\$290,000	\$15.37	\$15.37	\$21.17	\$28.13	\$35.38	\$52.49	\$85.26	\$149.06	\$207.93	\$334.37	\$631.62	\$631.62
\$300,000	\$15.90	\$15.90	\$21.90	\$29.10	\$36.60	\$54.30	\$88.20	\$154.20	\$215.10	\$345.90	\$653.40	\$653.40
\$310,000	\$16.43	\$16.43	\$22.63	\$30.07	\$37.82	\$56.11	\$91.14	\$159.34	\$222.27	\$357.43	\$675.18	\$675.18
\$320,000	\$16.96	\$16.96	\$23.36	\$31.04	\$39.04	\$57.92	\$94.08	\$164.48	\$229.44	\$368.96	\$696.96	\$696.96
\$330,000	\$17.49	\$17.49	\$24.09	\$32.01	\$40.26	\$59.73	\$97.02	\$169.62	\$236.61	\$380.49	\$718.74	\$718.74
\$340,000	\$18.02	\$18.02	\$24.82	\$32.98	\$41.48	\$61.54	\$99.96	\$174.76	\$243.78	\$392.02	\$740.52	\$740.52
\$350,000	\$18.55	\$18.55	\$25.55	\$33.95	\$42.70	\$63.35	\$102.90	\$179.90	\$250.95	\$403.55	\$762.30	\$762.30
\$360,000	\$19.08	\$19.08	\$26.28	\$34.92	\$43.92	\$65.16	\$105.84	\$185.04	\$258.12	\$415.08	\$784.08	\$784.08
\$370,000	\$19.61	\$19.61	\$27.01	\$35.89	\$45.14	\$66.97	\$108.78	\$190.18	\$265.29	\$426.61	\$805.86	\$805.86
\$380,000	\$20.14	\$20.14	\$27.74	\$36.86	\$46.36	\$68.78	\$111.72	\$195.32	\$272.46	\$438.14	\$827.64	\$827.64
\$390,000	\$20.67	\$20.67	\$28.47	\$37.83	\$47.58	\$70.59	\$114.66	\$200.46	\$279.63	\$449.67	\$849.42	\$849.42
\$400,000	\$21.20	\$21.20	\$29.20	\$38.80	\$48.80	\$72.40	\$117.60	\$205.60	\$286.80	\$461.20	\$871.20	\$871.20
\$410,000	\$21.73	\$21.73	\$29.93	\$39.77	\$50.02	\$74.21	\$120.54	\$210.74	\$293.97	\$472.73	\$892.98	\$892.98
\$420,000	\$22.26	\$22.26	\$30.66	\$40.74	\$51.24	\$76.02	\$123.48	\$215.88	\$301.14	\$484.26	\$914.76	\$914.76
\$430,000	\$22.79	\$22.79	\$31.39	\$41.71	\$52.46	\$77.83	\$126.42	\$221.02	\$308.31	\$495.79	\$936.54	\$936.54
\$440,000	\$23.32	\$23.32	\$32.12	\$42.68	\$53.68	\$79.64	\$129.36	\$226.16	\$315.48	\$507.32	\$958.32	\$958.32

\$450,000	\$23.85	\$23.85	\$32.85	\$43.65	\$54.90	\$81.45	\$132.30	\$231.30	\$322.65	\$518.85	\$980.10	\$980.10
\$460,000	\$24.38	\$24.38	\$33.58	\$44.62	\$56.12	\$83.26	\$135.24	\$236.44	\$329.82	\$530.38	\$1,001.88	\$1,001.88
\$470,000	\$24.91	\$24.91	\$34.31	\$45.59	\$57.34	\$85.07	\$138.18	\$241.58	\$336.99	\$541.91	\$1,023.66	\$1,023.66
\$480,000	\$25.44	\$25.44	\$35.04	\$46.56	\$58.56	\$86.88	\$141.12	\$246.72	\$344.16	\$553.44	\$1,045.44	\$1,045.44
\$490,000	\$25.97	\$25.97	\$35.77	\$47.53	\$59.78	\$88.69	\$144.06	\$251.86	\$351.33	\$564.97	\$1,067.22	\$1,067.22
\$500,000	\$26.50	\$26.50	\$36.50	\$48.50	\$61.00	\$90.50	\$147.00	\$257.00	\$358.50	\$576.50	\$1,089.00	\$1,089.00

SPOUSE/PARTNER VOLUNTARY TERM LIFE INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Age	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	\$0.27	\$0.27	\$0.37	\$0.49	\$0.61	\$0.91	\$1.47	\$2.57	\$3.59	\$5.77	\$10.89	\$10.89
\$10,000	\$0.53	\$0.53	\$0.73	\$0.97	\$1.22	\$1.81	\$2.94	\$5.14	\$7.17	\$11.53	\$21.78	\$21.78
\$15,000	\$0.80	\$0.80	\$1.10	\$1.46	\$1.83	\$2.72	\$4.41	\$7.71	\$10.76	\$17.30	\$32.67	\$32.67
\$20,000	\$1.06	\$1.06	\$1.46	\$1.94	\$2.44	\$3.62	\$5.88	\$10.28	\$14.34	\$23.06	\$43.56	\$43.56
\$25,000	\$1.33	\$1.33	\$1.83	\$2.43	\$3.05	\$4.53	\$7.35	\$12.85	\$17.93	\$28.83	\$54.45	\$54.45
\$30,000	\$1.59	\$1.59	\$2.19	\$2.91	\$3.66	\$5.43	\$8.82	\$15.42	\$21.51	\$34.59	\$65.34	\$65.34
\$35,000	\$1.86	\$1.86	\$2.56	\$3.40	\$4.27	\$6.34	\$10.29	\$17.99	\$25.10	\$40.36	\$76.23	\$76.23
\$40,000	\$2.12	\$2.12	\$2.92	\$3.88	\$4.88	\$7.24	\$11.76	\$20.56	\$28.68	\$46.12	\$87.12	\$87.12
\$45,000	\$2.39	\$2.39	\$3.29	\$4.37	\$5.49	\$8.15	\$13.23	\$23.13	\$32.27	\$51.89	\$98.01	\$98.01
\$50,000	\$2.65	\$2.65	\$3.65	\$4.85	\$6.10	\$9.05	\$14.70	\$25.70	\$35.85	\$57.65	\$108.90	\$108.90
\$55,000	\$2.92	\$2.92	\$4.02	\$5.34	\$6.71	\$9.96	\$16.17	\$28.27	\$39.44	\$63.42	\$119.79	\$119.79
\$60,000	\$3.18	\$3.18	\$4.38	\$5.82	\$7.32	\$10.86	\$17.64	\$30.84	\$43.02	\$69.18	\$130.68	\$130.68
\$65,000	\$3.45	\$3.45	\$4.75	\$6.31	\$7.93	\$11.77	\$19.11	\$33.41	\$46.61	\$74.95	\$141.57	\$141.57
\$70,000	\$3.71	\$3.71	\$5.11	\$6.79	\$8.54	\$12.67	\$20.58	\$35.98	\$50.19	\$80.71	\$152.46	\$152.46
\$75,000	\$3.98	\$3.98	\$5.48	\$7.28	\$9.15	\$13.58	\$22.05	\$38.55	\$53.78	\$86.48	\$163.35	\$163.35
\$80,000	\$4.24	\$4.24	\$5.84	\$7.76	\$9.76	\$14.48	\$23.52	\$41.12	\$57.36	\$92.24	\$174.24	\$174.24
\$85,000	\$4.51	\$4.51	\$6.21	\$8.25	\$10.37	\$15.39	\$24.99	\$43.69	\$60.95	\$98.01	\$185.13	\$185.13
\$90,000	\$4.77	\$4.77	\$6.57	\$8.73	\$10.98	\$16.29	\$26.46	\$46.26	\$64.53	\$103.77	\$196.02	\$196.02
\$95,000	\$5.04	\$5.04	\$6.94	\$9.22	\$11.59	\$17.20	\$27.93	\$48.83	\$68.12	\$109.54	\$206.91	\$206.91
\$100,000	\$5.30	\$5.30	\$7.30	\$9.70	\$12.20	\$18.10	\$29.40	\$51.40	\$71.70	\$115.30	\$217.80	\$217.80

CHILD(REN) VOLUNTARY TERM LIFE INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Benefit Amount	Cost For All Children
\$10,000	\$2.40

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This document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Benefits are subject to state availability. Policy terms and conditions vary by state. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.