

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	\$0.69	\$0.79	\$0.99	\$1.09	\$1.19	\$1.69	\$2.49	\$4.49	\$5.65	\$8.08	\$20.79	\$20.79
\$20,000	\$1.38	\$1.58	\$1.98	\$2.18	\$2.38	\$3.38	\$4.98	\$8.98	\$11.30	\$16.16	\$41.58	\$41.58
\$30,000	\$2.07	\$2.37	\$2.97	\$3.27	\$3.57	\$5.07	\$7.47	\$13.47	\$16.95	\$24.24	\$62.37	\$62.37
\$40,000	\$2.76	\$3.16	\$3.96	\$4.36	\$4.76	\$6.76	\$9.96	\$17.96	\$22.60	\$32.32	\$83.16	\$83.16
\$50,000	\$3.45	\$3.95	\$4.95	\$5.45	\$5.95	\$8.45	\$12.45	\$22.45	\$28.25	\$40.40	\$103.95	\$103.95
\$60,000	\$4.14	\$4.74	\$5.94	\$6.54	\$7.14	\$10.14	\$14.94	\$26.94	\$33.90	\$48.48	\$124.74	\$124.74
\$70,000	\$4.83	\$5.53	\$6.93	\$7.63	\$8.33	\$11.83	\$17.43	\$31.43	\$39.55	\$56.56	\$145.53	\$145.53
\$80,000	\$5.52	\$6.32	\$7.92	\$8.72	\$9.52	\$13.52	\$19.92	\$35.92	\$45.20	\$64.64	\$166.32	\$166.32
\$90,000	\$6.21	\$7.11	\$8.91	\$9.81	\$10.71	\$15.21	\$22.41	\$40.41	\$50.85	\$72.72	\$187.11	\$187.11
\$100,000	\$6.90	\$7.90	\$9.90	\$10.90	\$11.90	\$16.90	\$24.90	\$44.90	\$56.50	\$80.80	\$207.90	\$207.90
\$110,000	\$7.59	\$8.69	\$10.89	\$11.99	\$13.09	\$18.59	\$27.39	\$49.39	\$62.15	\$88.88	\$228.69	\$228.69
\$120,000	\$8.28	\$9.48	\$11.88	\$13.08	\$14.28	\$20.28	\$29.88	\$53.88	\$67.80	\$96.96	\$249.48	\$249.48
\$130,000	\$8.97	\$10.27	\$12.87	\$14.17	\$15.47	\$21.97	\$32.37	\$58.37	\$73.45	\$105.04	\$270.27	\$270.27
\$140,000	\$9.66	\$11.06	\$13.86	\$15.26	\$16.66	\$23.66	\$34.86	\$62.86	\$79.10	\$113.12	\$291.06	\$291.06
\$150,000	\$10.35	\$11.85	\$14.85	\$16.35	\$17.85	\$25.35	\$37.35	\$67.35	\$84.75	\$121.20	\$311.85	\$311.85
\$160,000	\$11.04	\$12.64	\$15.84	\$17.44	\$19.04	\$27.04	\$39.84	\$71.84	\$90.40	\$129.28	\$332.64	\$332.64
\$170,000	\$11.73	\$13.43	\$16.83	\$18.53	\$20.23	\$28.73	\$42.33	\$76.33	\$96.05	\$137.36	\$353.43	\$353.43
\$180,000	\$12.42	\$14.22	\$17.82	\$19.62	\$21.42	\$30.42	\$44.82	\$80.82	\$101.70	\$145.44	\$374.22	\$374.22
\$190,000	\$13.11	\$15.01	\$18.81	\$20.71	\$22.61	\$32.11	\$47.31	\$85.31	\$107.35	\$153.52	\$395.01	\$395.01
\$200,000	\$13.80	\$15.80	\$19.80	\$21.80	\$23.80	\$33.80	\$49.80	\$89.80	\$113.00	\$161.60	\$415.80	\$415.80
\$210,000	\$14.49	\$16.59	\$20.79	\$22.89	\$24.99	\$35.49	\$52.29	\$94.29	\$118.65	\$169.68	\$436.59	\$436.59
\$220,000	\$15.18	\$17.38	\$21.78	\$23.98	\$26.18	\$37.18	\$54.78	\$98.78	\$124.30	\$177.76	\$457.38	\$457.38
\$230,000	\$15.87	\$18.17	\$22.77	\$25.07	\$27.37	\$38.87	\$57.27	\$103.27	\$129.95	\$185.84	\$478.17	\$478.17
\$240,000	\$16.56	\$18.96	\$23.76	\$26.16	\$28.56	\$40.56	\$59.76	\$107.76	\$135.60	\$193.92	\$498.96	\$498.96
\$250,000	\$17.25	\$19.75	\$24.75	\$27.25	\$29.75	\$42.25	\$62.25	\$112.25	\$141.25	\$202.00	\$519.75	\$519.75
\$260,000	\$17.94	\$20.54	\$25.74	\$28.34	\$30.94	\$43.94	\$64.74	\$116.74	\$146.90	\$210.08	\$540.54	\$540.54
\$270,000	\$18.63	\$21.33	\$26.73	\$29.43	\$32.13	\$45.63	\$67.23	\$121.23	\$152.55	\$218.16	\$561.33	\$561.33
\$280,000	\$19.32	\$22.12	\$27.72	\$30.52	\$33.32	\$47.32	\$69.72	\$125.72	\$158.20	\$226.24	\$582.12	\$582.12
\$290,000	\$20.01	\$22.91	\$28.71	\$31.61	\$34.51	\$49.01	\$72.21	\$130.21	\$163.85	\$234.32	\$602.91	\$602.91
\$300,000	\$20.70	\$23.70	\$29.70	\$32.70	\$35.70	\$50.70	\$74.70	\$134.70	\$169.50	\$242.40	\$623.70	\$623.70
\$310,000	\$21.39	\$24.49	\$30.69	\$33.79	\$36.89	\$52.39	\$77.19	\$139.19	\$175.15	\$250.48	\$644.49	\$644.49
\$320,000	\$22.08	\$25.28	\$31.68	\$34.88	\$38.08	\$54.08	\$79.68	\$143.68	\$180.80	\$258.56	\$665.28	\$665.28
\$330,000	\$22.77	\$26.07	\$32.67	\$35.97	\$39.27	\$55.77	\$82.17	\$148.17	\$186.45	\$266.64	\$686.07	\$686.07
\$340,000	\$23.46	\$26.86	\$33.66	\$37.06	\$40.46	\$57.46	\$84.66	\$152.66	\$192.10	\$274.72	\$706.86	\$706.86
\$350,000	\$24.15	\$27.65	\$34.65	\$38.15	\$41.65	\$59.15	\$87.15	\$157.15	\$197.75	\$282.80	\$727.65	\$727.65
\$360,000	\$24.84	\$28.44	\$35.64	\$39.24	\$42.84	\$60.84	\$89.64	\$161.64	\$203.40	\$290.88	\$748.44	\$748.44
\$370,000	\$25.53	\$29.23	\$36.63	\$40.33	\$44.03	\$62.53	\$92.13	\$166.13	\$209.05	\$298.96	\$769.23	\$769.23
\$380,000	\$26.22	\$30.02	\$37.62	\$41.42	\$45.22	\$64.22	\$94.62	\$170.62	\$214.70	\$307.04	\$790.02	\$790.02
\$390,000	\$26.91	\$30.81	\$38.61	\$42.51	\$46.41	\$65.91	\$97.11	\$175.11	\$220.35	\$315.12	\$810.81	\$810.81
\$400,000	\$27.60	\$31.60	\$39.60	\$43.60	\$47.60	\$67.60	\$99.60	\$179.60	\$226.00	\$323.20	\$831.60	\$831.60
\$410,000	\$28.29	\$32.39	\$40.59	\$44.69	\$48.79	\$69.29	\$102.09	\$184.09	\$231.65	\$331.28	\$852.39	\$852.39
\$420,000	\$28.98	\$33.18	\$41.58	\$45.78	\$49.98	\$70.98	\$104.58	\$188.58	\$237.30	\$339.36	\$873.18	\$873.18
\$430,000	\$29.67	\$33.97	\$42.57	\$46.87	\$51.17	\$72.67	\$107.07	\$193.07	\$242.95	\$347.44	\$893.97	\$893.97
\$440,000	\$30.36	\$34.76	\$43.56	\$47.96	\$52.36	\$74.36	\$109.56	\$197.56	\$248.60	\$355.52	\$914.76	\$914.76

\$450,000	\$31.05	\$35.55	\$44.55	\$49.05	\$53.55	\$76.05	\$112.05	\$202.05	\$254.25	\$363.60	\$935.55	\$935.55
\$460,000	\$31.74	\$36.34	\$45.54	\$50.14	\$54.74	\$77.74	\$114.54	\$206.54	\$259.90	\$371.68	\$956.34	\$956.34
\$470,000	\$32.43	\$37.13	\$46.53	\$51.23	\$55.93	\$79.43	\$117.03	\$211.03	\$265.55	\$379.76	\$977.13	\$977.13
\$480,000	\$33.12	\$37.92	\$47.52	\$52.32	\$57.12	\$81.12	\$119.52	\$215.52	\$271.20	\$387.84	\$997.92	\$997.92
\$490,000	\$33.81	\$38.71	\$48.51	\$53.41	\$58.31	\$82.81	\$122.01	\$220.01	\$276.85	\$395.92	\$1,018.71	\$1,018.71
\$500,000	\$34.50	\$39.50	\$49.50	\$54.50	\$59.50	\$84.50	\$124.50	\$224.50	\$282.50	\$404.00	\$1,039.50	\$1,039.50

SPOUSE/PARTNER SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) 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+
\$10,000	\$0.72	\$0.82	\$1.02	\$1.12	\$1.22	\$1.72	\$2.52	\$4.52	\$5.68	\$8.11	\$20.82	\$20.82
\$20,000	\$1.44	\$1.64	\$2.04	\$2.24	\$2.44	\$3.44	\$5.04	\$9.04	\$11.36	\$16.22	\$41.64	\$41.64
\$30,000	\$2.16	\$2.46	\$3.06	\$3.36	\$3.66	\$5.16	\$7.56	\$13.56	\$17.04	\$24.33	\$62.46	\$62.46
\$40,000	\$2.88	\$3.28	\$4.08	\$4.48	\$4.88	\$6.88	\$10.08	\$18.08	\$22.72	\$32.44	\$83.28	\$83.28
\$50,000	\$3.60	\$4.10	\$5.10	\$5.60	\$6.10	\$8.60	\$12.60	\$22.60	\$28.40	\$40.55	\$104.10	\$104.10
\$60,000	\$4.32	\$4.92	\$6.12	\$6.72	\$7.32	\$10.32	\$15.12	\$27.12	\$34.08	\$48.66	\$124.92	\$124.92
\$70,000	\$5.04	\$5.74	\$7.14	\$7.84	\$8.54	\$12.04	\$17.64	\$31.64	\$39.76	\$56.77	\$145.74	\$145.74
\$80,000	\$5.76	\$6.56	\$8.16	\$8.96	\$9.76	\$13.76	\$20.16	\$36.16	\$45.44	\$64.88	\$166.56	\$166.56
\$90,000	\$6.48	\$7.38	\$9.18	\$10.08	\$10.98	\$15.48	\$22.68	\$40.68	\$51.12	\$72.99	\$187.38	\$187.38
\$100,000	\$7.20	\$8.20	\$10.20	\$11.20	\$12.20	\$17.20	\$25.20	\$45.20	\$56.80	\$81.10	\$208.20	\$208.20
\$110,000	\$7.92	\$9.02	\$11.22	\$12.32	\$13.42	\$18.92	\$27.72	\$49.72	\$62.48	\$89.21	\$229.02	\$229.02
\$120,000	\$8.64	\$9.84	\$12.24	\$13.44	\$14.64	\$20.64	\$30.24	\$54.24	\$68.16	\$97.32	\$249.84	\$249.84
\$130,000	\$9.36	\$10.66	\$13.26	\$14.56	\$15.86	\$22.36	\$32.76	\$58.76	\$73.84	\$105.43	\$270.66	\$270.66
\$140,000	\$10.08	\$11.48	\$14.28	\$15.68	\$17.08	\$24.08	\$35.28	\$63.28	\$79.52	\$113.54	\$291.48	\$291.48
\$150,000	\$10.80	\$12.30	\$15.30	\$16.80	\$18.30	\$25.80	\$37.80	\$67.80	\$85.20	\$121.65	\$312.30	\$312.30
\$160,000	\$11.52	\$13.12	\$16.32	\$17.92	\$19.52	\$27.52	\$40.32	\$72.32	\$90.88	\$129.76	\$333.12	\$333.12
\$170,000	\$12.24	\$13.94	\$17.34	\$19.04	\$20.74	\$29.24	\$42.84	\$76.84	\$96.56	\$137.87	\$353.94	\$353.94
\$180,000	\$12.96	\$14.76	\$18.36	\$20.16	\$21.96	\$30.96	\$45.36	\$81.36	\$102.24	\$145.98	\$374.76	\$374.76
\$190,000	\$13.68	\$15.58	\$19.38	\$21.28	\$23.18	\$32.68	\$47.88	\$85.88	\$107.92	\$154.09	\$395.58	\$395.58
\$200,000	\$14.40	\$16.40	\$20.40	\$22.40	\$24.40	\$34.40	\$50.40	\$90.40	\$113.60	\$162.20	\$416.40	\$416.40
\$210,000	\$15.12	\$17.22	\$21.42	\$23.52	\$25.62	\$36.12	\$52.92	\$94.92	\$119.28	\$170.31	\$437.22	\$437.22
\$220,000	\$15.84	\$18.04	\$22.44	\$24.64	\$26.84	\$37.84	\$55.44	\$99.44	\$124.96	\$178.42	\$458.04	\$458.04
\$230,000	\$16.56	\$18.86	\$23.46	\$25.76	\$28.06	\$39.56	\$57.96	\$103.96	\$130.64	\$186.53	\$478.86	\$478.86
\$240,000	\$17.28	\$19.68	\$24.48	\$26.88	\$29.28	\$41.28	\$60.48	\$108.48	\$136.32	\$194.64	\$499.68	\$499.68
\$250,000	\$18.00	\$20.50	\$25.50	\$28.00	\$30.50	\$43.00	\$63.00	\$113.00	\$142.00	\$202.75	\$520.50	\$520.50
\$260,000	\$18.72	\$21.32	\$26.52	\$29.12	\$31.72	\$44.72	\$65.52	\$117.52	\$147.68	\$210.86	\$541.32	\$541.32
\$270,000	\$19.44	\$22.14	\$27.54	\$30.24	\$32.94	\$46.44	\$68.04	\$122.04	\$153.36	\$218.97	\$562.14	\$562.14
\$280,000	\$20.16	\$22.96	\$28.56	\$31.36	\$34.16	\$48.16	\$70.56	\$126.56	\$159.04	\$227.08	\$582.96	\$582.96
\$290,000	\$20.88	\$23.78	\$29.58	\$32.48	\$35.38	\$49.88	\$73.08	\$131.08	\$164.72	\$235.19	\$603.78	\$603.78
\$300,000	\$21.60	\$24.60	\$30.60	\$33.60	\$36.60	\$51.60	\$75.60	\$135.60	\$170.40	\$243.30	\$624.60	\$624.60

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 Each Child	x	Number of Covered Children	=	Cost For All Children	Benefit Amount	Cost For Each Child	x	Number of Covered Children	=	Cost For All Children
\$2,500	\$0.13	x		=		\$7,500	\$0.38	x		=	
\$5,000	\$0.26	x		=		\$10,000	\$0.51	x		=	

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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