

# 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. For Spouse Term Life and Accidental Death & Dismemberment (AD&D) Insurance, rates are based on the spouse's age and increase as your spouse enters each new age category.

<b>VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b>												
<b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>												
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	\$0.83	\$0.83	\$1.04	\$1.14	\$1.35	\$1.90	\$3.12	\$5.11	\$8.55	\$13.67	\$33.19	\$33.19
\$20,000	\$1.66	\$1.66	\$2.08	\$2.28	\$2.70	\$3.80	\$6.24	\$10.22	\$17.10	\$27.34	\$66.38	\$66.38
\$30,000	\$2.49	\$2.49	\$3.12	\$3.42	\$4.05	\$5.70	\$9.36	\$15.33	\$25.65	\$41.01	\$99.57	\$99.57
\$40,000	\$3.32	\$3.32	\$4.16	\$4.56	\$5.40	\$7.60	\$12.48	\$20.44	\$34.20	\$54.68	\$132.76	\$132.76
\$50,000	\$4.15	\$4.15	\$5.20	\$5.70	\$6.75	\$9.50	\$15.60	\$25.55	\$42.75	\$68.35	\$165.95	\$165.95
\$60,000	\$4.98	\$4.98	\$6.24	\$6.84	\$8.10	\$11.40	\$18.72	\$30.66	\$51.30	\$82.02	\$199.14	\$199.14
\$70,000	\$5.81	\$5.81	\$7.28	\$7.98	\$9.45	\$13.30	\$21.84	\$35.77	\$59.85	\$95.69	\$232.33	\$232.33
\$80,000	\$6.64	\$6.64	\$8.32	\$9.12	\$10.80	\$15.20	\$24.96	\$40.88	\$68.40	\$109.36	\$265.52	\$265.52
\$90,000	\$7.47	\$7.47	\$9.36	\$10.26	\$12.15	\$17.10	\$28.08	\$45.99	\$76.95	\$123.03	\$298.71	\$298.71
\$100,000	\$8.30	\$8.30	\$10.40	\$11.40	\$13.50	\$19.00	\$31.20	\$51.10	\$85.50	\$136.70	\$331.90	\$331.90
\$110,000	\$9.13	\$9.13	\$11.44	\$12.54	\$14.85	\$20.90	\$34.32	\$56.21	\$94.05	\$150.37	\$365.09	\$365.09
\$120,000	\$9.96	\$9.96	\$12.48	\$13.68	\$16.20	\$22.80	\$37.44	\$61.32	\$102.60	\$164.04	\$398.28	\$398.28
\$130,000	\$10.79	\$10.79	\$13.52	\$14.82	\$17.55	\$24.70	\$40.56	\$66.43	\$111.15	\$177.71	\$431.47	\$431.47
\$140,000	\$11.62	\$11.62	\$14.56	\$15.96	\$18.90	\$26.60	\$43.68	\$71.54	\$119.70	\$191.38	\$464.66	\$464.66
\$150,000	\$12.45	\$12.45	\$15.60	\$17.10	\$20.25	\$28.50	\$46.80	\$76.65	\$128.25	\$205.05	\$497.85	\$497.85
\$160,000	\$13.28	\$13.28	\$16.64	\$18.24	\$21.60	\$30.40	\$49.92	\$81.76	\$136.80	\$218.72	\$531.04	\$531.04
\$170,000	\$14.11	\$14.11	\$17.68	\$19.38	\$22.95	\$32.30	\$53.04	\$86.87	\$145.35	\$232.39	\$564.23	\$564.23
\$180,000	\$14.94	\$14.94	\$18.72	\$20.52	\$24.30	\$34.20	\$56.16	\$91.98	\$153.90	\$246.06	\$597.42	\$597.42
\$190,000	\$15.77	\$15.77	\$19.76	\$21.66	\$25.65	\$36.10	\$59.28	\$97.09	\$162.45	\$259.73	\$630.61	\$630.61
\$200,000	\$16.60	\$16.60	\$20.80	\$22.80	\$27.00	\$38.00	\$62.40	\$102.20	\$171.00	\$273.40	\$663.80	\$663.80
\$210,000	\$17.43	\$17.43	\$21.84	\$23.94	\$28.35	\$39.90	\$65.52	\$107.31	\$179.55	\$287.07	\$696.99	\$696.99
\$220,000	\$18.26	\$18.26	\$22.88	\$25.08	\$29.70	\$41.80	\$68.64	\$112.42	\$188.10	\$300.74	\$730.18	\$730.18
\$230,000	\$19.09	\$19.09	\$23.92	\$26.22	\$31.05	\$43.70	\$71.76	\$117.53	\$196.65	\$314.41	\$763.37	\$763.37
\$240,000	\$19.92	\$19.92	\$24.96	\$27.36	\$32.40	\$45.60	\$74.88	\$122.64	\$205.20	\$328.08	\$796.56	\$796.56
\$250,000	\$20.75	\$20.75	\$26.00	\$28.50	\$33.75	\$47.50	\$78.00	\$127.75	\$213.75	\$341.75	\$829.75	\$829.75
\$260,000	\$21.58	\$21.58	\$27.04	\$29.64	\$35.10	\$49.40	\$81.12	\$132.86	\$222.30	\$355.42	\$862.94	\$862.94
\$270,000	\$22.41	\$22.41	\$28.08	\$30.78	\$36.45	\$51.30	\$84.24	\$137.97	\$230.85	\$369.09	\$896.13	\$896.13
\$280,000	\$23.24	\$23.24	\$29.12	\$31.92	\$37.80	\$53.20	\$87.36	\$143.08	\$239.40	\$382.76	\$929.32	\$929.32
\$290,000	\$24.07	\$24.07	\$30.16	\$33.06	\$39.15	\$55.10	\$90.48	\$148.19	\$247.95	\$396.43	\$962.51	\$962.51
\$300,000	\$24.90	\$24.90	\$31.20	\$34.20	\$40.50	\$57.00	\$93.60	\$153.30	\$256.50	\$410.10	\$995.70	\$995.70
\$310,000	\$25.73	\$25.73	\$32.24	\$35.34	\$41.85	\$58.90	\$96.72	\$158.41	\$265.05	\$423.77	\$1,028.89	\$1,028.89
\$320,000	\$26.56	\$26.56	\$33.28	\$36.48	\$43.20	\$60.80	\$99.84	\$163.52	\$273.60	\$437.44	\$1,062.08	\$1,062.08
\$330,000	\$27.39	\$27.39	\$34.32	\$37.62	\$44.55	\$62.70	\$102.96	\$168.63	\$282.15	\$451.11	\$1,095.27	\$1,095.27
\$340,000	\$28.22	\$28.22	\$35.36	\$38.76	\$45.90	\$64.60	\$106.08	\$173.74	\$290.70	\$464.78	\$1,128.46	\$1,128.46
\$350,000	\$29.05	\$29.05	\$36.40	\$39.90	\$47.25	\$66.50	\$109.20	\$178.85	\$299.25	\$478.45	\$1,161.65	\$1,161.65
\$360,000	\$29.88	\$29.88	\$37.44	\$41.04	\$48.60	\$68.40	\$112.32	\$183.96	\$307.80	\$492.12	\$1,194.84	\$1,194.84
\$370,000	\$30.71	\$30.71	\$38.48	\$42.18	\$49.95	\$70.30	\$115.44	\$189.07	\$316.35	\$505.79	\$1,228.03	\$1,228.03
\$380,000	\$31.54	\$31.54	\$39.52	\$43.32	\$51.30	\$72.20	\$118.56	\$194.18	\$324.90	\$519.46	\$1,261.22	\$1,261.22
\$390,000	\$32.37	\$32.37	\$40.56	\$44.46	\$52.65	\$74.10	\$121.68	\$199.29	\$333.45	\$533.13	\$1,294.41	\$1,294.41
\$400,000	\$33.20	\$33.20	\$41.60	\$45.60	\$54.00	\$76.00	\$124.80	\$204.40	\$342.00	\$546.80	\$1,327.60	\$1,327.60
\$410,000	\$34.03	\$34.03	\$42.64	\$46.74	\$55.35	\$77.90	\$127.92	\$209.51	\$350.55	\$560.47	\$1,360.79	\$1,360.79
\$420,000	\$34.86	\$34.86	\$43.68	\$47.88	\$56.70	\$79.80	\$131.04	\$214.62	\$359.10	\$574.14	\$1,393.98	\$1,393.98

\$430,000	\$35.69	\$35.69	\$44.72	\$49.02	\$58.05	\$81.70	\$134.16	\$219.73	\$367.65	\$587.81	\$1,427.17	\$1,427.17
\$440,000	\$36.52	\$36.52	\$45.76	\$50.16	\$59.40	\$83.60	\$137.28	\$224.84	\$376.20	\$601.48	\$1,460.36	\$1,460.36
\$450,000	\$37.35	\$37.35	\$46.80	\$51.30	\$60.75	\$85.50	\$140.40	\$229.95	\$384.75	\$615.15	\$1,493.55	\$1,493.55
\$460,000	\$38.18	\$38.18	\$47.84	\$52.44	\$62.10	\$87.40	\$143.52	\$235.06	\$393.30	\$628.82	\$1,526.74	\$1,526.74
\$470,000	\$39.01	\$39.01	\$48.88	\$53.58	\$63.45	\$89.30	\$146.64	\$240.17	\$401.85	\$642.49	\$1,559.93	\$1,559.93
\$480,000	\$39.84	\$39.84	\$49.92	\$54.72	\$64.80	\$91.20	\$149.76	\$245.28	\$410.40	\$656.16	\$1,593.12	\$1,593.12
\$490,000	\$40.67	\$40.67	\$50.96	\$55.86	\$66.15	\$93.10	\$152.88	\$250.39	\$418.95	\$669.83	\$1,626.31	\$1,626.31
\$500,000	\$41.50	\$41.50	\$52.00	\$57.00	\$67.50	\$95.00	\$156.00	\$255.50	\$427.50	\$683.50	\$1,659.50	\$1,659.50

<b>SPOUSE/PARTNER VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b>												
<b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>												
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	\$0.83	\$0.83	\$1.04	\$1.14	\$1.35	\$1.90	\$3.12	\$5.11	\$8.55	\$13.67	\$33.19	\$33.19
\$20,000	\$1.66	\$1.66	\$2.08	\$2.28	\$2.70	\$3.80	\$6.24	\$10.22	\$17.10	\$27.34	\$66.38	\$66.38
\$30,000	\$2.49	\$2.49	\$3.12	\$3.42	\$4.05	\$5.70	\$9.36	\$15.33	\$25.65	\$41.01	\$99.57	\$99.57
\$40,000	\$3.32	\$3.32	\$4.16	\$4.56	\$5.40	\$7.60	\$12.48	\$20.44	\$34.20	\$54.68	\$132.76	\$132.76
\$50,000	\$4.15	\$4.15	\$5.20	\$5.70	\$6.75	\$9.50	\$15.60	\$25.55	\$42.75	\$68.35	\$165.95	\$165.95
\$60,000	\$4.98	\$4.98	\$6.24	\$6.84	\$8.10	\$11.40	\$18.72	\$30.66	\$51.30	\$82.02	\$199.14	\$199.14
\$70,000	\$5.81	\$5.81	\$7.28	\$7.98	\$9.45	\$13.30	\$21.84	\$35.77	\$59.85	\$95.69	\$232.33	\$232.33
\$80,000	\$6.64	\$6.64	\$8.32	\$9.12	\$10.80	\$15.20	\$24.96	\$40.88	\$68.40	\$109.36	\$265.52	\$265.52
\$90,000	\$7.47	\$7.47	\$9.36	\$10.26	\$12.15	\$17.10	\$28.08	\$45.99	\$76.95	\$123.03	\$298.71	\$298.71
\$100,000	\$8.30	\$8.30	\$10.40	\$11.40	\$13.50	\$19.00	\$31.20	\$51.10	\$85.50	\$136.70	\$331.90	\$331.90
\$110,000	\$9.13	\$9.13	\$11.44	\$12.54	\$14.85	\$20.90	\$34.32	\$56.21	\$94.05	\$150.37	\$365.09	\$365.09
\$120,000	\$9.96	\$9.96	\$12.48	\$13.68	\$16.20	\$22.80	\$37.44	\$61.32	\$102.60	\$164.04	\$398.28	\$398.28
\$130,000	\$10.79	\$10.79	\$13.52	\$14.82	\$17.55	\$24.70	\$40.56	\$66.43	\$111.15	\$177.71	\$431.47	\$431.47
\$140,000	\$11.62	\$11.62	\$14.56	\$15.96	\$18.90	\$26.60	\$43.68	\$71.54	\$119.70	\$191.38	\$464.66	\$464.66
\$150,000	\$12.45	\$12.45	\$15.60	\$17.10	\$20.25	\$28.50	\$46.80	\$76.65	\$128.25	\$205.05	\$497.85	\$497.85
\$160,000	\$13.28	\$13.28	\$16.64	\$18.24	\$21.60	\$30.40	\$49.92	\$81.76	\$136.80	\$218.72	\$531.04	\$531.04
\$170,000	\$14.11	\$14.11	\$17.68	\$19.38	\$22.95	\$32.30	\$53.04	\$86.87	\$145.35	\$232.39	\$564.23	\$564.23
\$180,000	\$14.94	\$14.94	\$18.72	\$20.52	\$24.30	\$34.20	\$56.16	\$91.98	\$153.90	\$246.06	\$597.42	\$597.42
\$190,000	\$15.77	\$15.77	\$19.76	\$21.66	\$25.65	\$36.10	\$59.28	\$97.09	\$162.45	\$259.73	\$630.61	\$630.61
\$200,000	\$16.60	\$16.60	\$20.80	\$22.80	\$27.00	\$38.00	\$62.40	\$102.20	\$171.00	\$273.40	\$663.80	\$663.80
\$210,000	\$17.43	\$17.43	\$21.84	\$23.94	\$28.35	\$39.90	\$65.52	\$107.31	\$179.55	\$287.07	\$696.99	\$696.99
\$220,000	\$18.26	\$18.26	\$22.88	\$25.08	\$29.70	\$41.80	\$68.64	\$112.42	\$188.10	\$300.74	\$730.18	\$730.18
\$230,000	\$19.09	\$19.09	\$23.92	\$26.22	\$31.05	\$43.70	\$71.76	\$117.53	\$196.65	\$314.41	\$763.37	\$763.37
\$240,000	\$19.92	\$19.92	\$24.96	\$27.36	\$32.40	\$45.60	\$74.88	\$122.64	\$205.20	\$328.08	\$796.56	\$796.56
\$250,000	\$20.75	\$20.75	\$26.00	\$28.50	\$33.75	\$47.50	\$78.00	\$127.75	\$213.75	\$341.75	\$829.75	\$829.75

<b>CHILD(REN) VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b>			
<b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>			
Benefit Amount	Cost For All Children	Benefit Amount	Cost For All Children
\$5,000	\$1.00	\$15,000	\$3.00
\$10,000	\$2.00		

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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