

Monthly Supplemental Life and AD&D Rates per \$1,000 of Benefit		
Age Band	Employee Rates	Spouse*
Under 25	\$0.138	\$0.110
25 - 29	\$0.153	\$0.120
30 - 34	\$0.185	\$0.140
35 - 39	\$0.201	\$0.150
40 - 44	\$0.216	\$0.160
45 - 49	\$0.294	\$0.220
50 - 54	\$0.419	\$0.300
55 - 59	\$0.730	\$0.510
60 - 64	\$1.088	\$0.750
65 - 69	\$2.038	\$1.390
Age 70 and over	\$3.268	\$2.210
Child(ren)	\$0.083	

* Spouse rates are based on spouse age.

How to calculate your per pay period cost:	
1. Enter annual base salary	
2. Multiply annual base salary by coverage level (1x, 2x, 3x)	
3. Round to the next higher \$1,000	
4. Divide by \$1,000	
5. Result equals	
6. Your rate per \$1,000 based on your age and status (Employee or Spouse)	
7. Multiply the amount in #5 by your rate in #6	
8. Divide the amount in #7 by 2 for amount per pay period	
Total	