

# 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.

| <b>EMPLOYEE SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b> |          |         |         |         |         |         |         |          |          |          |          |          |
|--|----------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|
| <b>Bi-weekly Premium Amount (Cost per Pay Period – 26/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   | \$0.68   | \$0.55  | \$0.62  | \$0.80  | \$1.10  | \$1.68  | \$2.50  | \$3.45   | \$4.20   | \$5.94   | \$10.15  | \$27.36  |
| \$20,000   | \$1.37   | \$1.11  | \$1.24  | \$1.60  | \$2.21  | \$3.37  | \$4.99  | \$6.90   | \$8.39   | \$11.88  | \$20.30  | \$54.71  |
| \$30,000   | \$2.05   | \$1.66  | \$1.86  | \$2.40  | \$3.31  | \$5.05  | \$7.49  | \$10.36  | \$12.59  | \$17.82  | \$30.45  | \$82.07  |
| \$40,000   | \$2.73   | \$2.22  | \$2.47  | \$3.19  | \$4.41  | \$6.74  | \$9.99  | \$13.81  | \$16.78  | \$23.76  | \$40.60  | \$109.42 |
| \$50,000   | \$3.42   | \$2.77  | \$3.09  | \$3.99  | \$5.52  | \$8.42  | \$12.48 | \$17.26  | \$20.98  | \$29.70  | \$50.75  | \$136.78 |
| \$60,000   | \$4.10   | \$3.32  | \$3.71  | \$4.79  | \$6.62  | \$10.11 | \$14.98 | \$20.71  | \$25.17  | \$35.64  | \$60.90  | \$164.13 |
| \$70,000   | \$4.78   | \$3.88  | \$4.33  | \$5.59  | \$7.72  | \$11.79 | \$17.48 | \$24.17  | \$29.37  | \$41.58  | \$71.04  | \$191.49 |
| \$80,000   | \$5.46   | \$4.43  | \$4.95  | \$6.39  | \$8.82  | \$13.48 | \$19.98 | \$27.62  | \$33.56  | \$47.52  | \$81.19  | \$218.84 |
| \$90,000   | \$6.15   | \$4.98  | \$5.57  | \$7.19  | \$9.93  | \$15.16 | \$22.47 | \$31.07  | \$37.76  | \$53.46  | \$91.34  | \$246.20 |
| \$100,000  | \$6.83   | \$5.54  | \$6.18  | \$7.98  | \$11.03 | \$16.85 | \$24.97 | \$34.52  | \$41.95  | \$59.40  | \$101.49 | \$273.55 |
| \$110,000  | \$7.51   | \$6.09  | \$6.80  | \$8.78  | \$12.13 | \$18.53 | \$27.47 | \$37.98  | \$46.15  | \$65.34  | \$111.64 | \$300.91 |
| \$120,000  | \$8.20   | \$6.65  | \$7.42  | \$9.58  | \$13.24 | \$20.22 | \$29.96 | \$41.43  | \$50.34  | \$71.28  | \$121.79 | \$328.26 |
| \$130,000  | \$8.88   | \$7.20  | \$8.04  | \$10.38 | \$14.34 | \$21.90 | \$32.46 | \$44.88  | \$54.54  | \$77.22  | \$131.94 | \$355.62 |
| \$140,000  | \$9.56   | \$7.75  | \$8.66  | \$11.18 | \$15.44 | \$23.58 | \$34.96 | \$48.33  | \$58.74  | \$83.16  | \$142.09 | \$382.98 |
| \$150,000  | \$10.25  | \$8.31  | \$9.28  | \$11.98 | \$16.55 | \$25.27 | \$37.45 | \$51.78  | \$62.93  | \$89.10  | \$152.24 | \$410.33 |
| \$160,000  | \$10.93  | \$8.86  | \$9.90  | \$12.78 | \$17.65 | \$26.95 | \$39.95 | \$55.24  | \$67.13  | \$95.04  | \$162.39 | \$437.69 |
| \$170,000  | \$11.61  | \$9.42  | \$10.51 | \$13.57 | \$18.75 | \$28.64 | \$42.45 | \$58.69  | \$71.32  | \$100.98 | \$172.54 | \$465.04 |
| \$180,000  | \$12.30  | \$9.97  | \$11.13 | \$14.37 | \$19.86 | \$30.32 | \$44.94 | \$62.14  | \$75.52  | \$106.92 | \$182.69 | \$492.40 |
| \$190,000  | \$12.98  | \$10.52 | \$11.75 | \$15.17 | \$20.96 | \$32.01 | \$47.44 | \$65.59  | \$79.71  | \$112.86 | \$192.84 | \$519.75 |
| \$200,000  | \$13.66  | \$11.08 | \$12.37 | \$15.97 | \$22.06 | \$33.69 | \$49.94 | \$69.05  | \$83.91  | \$118.80 | \$202.98 | \$547.11 |
| \$210,000  | \$14.34  | \$11.63 | \$12.99 | \$16.77 | \$23.16 | \$35.38 | \$52.44 | \$72.50  | \$88.10  | \$124.74 | \$213.13 | \$574.46 |
| \$220,000  | \$15.03  | \$12.18 | \$13.61 | \$17.57 | \$24.27 | \$37.06 | \$54.93 | \$75.95  | \$92.30  | \$130.68 | \$223.28 | \$601.82 |
| \$230,000  | \$15.71  | \$12.74 | \$14.22 | \$18.36 | \$25.37 | \$38.75 | \$57.43 | \$79.40  | \$96.49  | \$136.62 | \$233.43 | \$629.17 |
| \$240,000  | \$16.39  | \$13.29 | \$14.84 | \$19.16 | \$26.47 | \$40.43 | \$59.93 | \$82.86  | \$100.69 | \$142.56 | \$243.58 | \$656.53 |
| \$250,000  | \$17.08  | \$13.85 | \$15.46 | \$19.96 | \$27.58 | \$42.12 | \$62.42 | \$86.31  | \$104.88 | \$148.50 | \$253.73 | \$683.88 |
| \$260,000  | \$17.76  | \$14.40 | \$16.08 | \$20.76 | \$28.68 | \$43.80 | \$64.92 | \$89.76  | \$109.08 | \$154.44 | \$263.88 | \$711.24 |
| \$270,000  | \$18.44  | \$14.95 | \$16.70 | \$21.56 | \$29.78 | \$45.48 | \$67.42 | \$93.21  | \$113.28 | \$160.38 | \$274.03 | \$738.60 |
| \$280,000  | \$19.13  | \$15.51 | \$17.32 | \$22.36 | \$30.89 | \$47.17 | \$69.91 | \$96.66  | \$117.47 | \$166.32 | \$284.18 | \$765.95 |
| \$290,000  | \$19.81  | \$16.06 | \$17.94 | \$23.16 | \$31.99 | \$48.85 | \$72.41 | \$100.12 | \$121.67 | \$172.26 | \$294.33 | \$793.31 |
| \$300,000  | \$20.49  | \$16.62 | \$18.55 | \$23.95 | \$33.09 | \$50.54 | \$74.91 | \$103.57 | \$125.86 | \$178.20 | \$304.48 | \$820.66 |

| <b>SPOUSE SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b> |          |        |        |        |        |        |         |         |         |         |         |          |
|--|----------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|----------|
| <b>Bi-weekly Premium Amount (Cost per Pay Period – 26/Year)</b>                                    |          |        |        |        |        |        |         |         |         |         |         |          |
| 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  | \$0.32   | \$0.26 | \$0.29 | \$0.38 | \$0.52 | \$0.79 | \$1.17  | \$1.61  | \$1.95  | \$2.76  | \$4.72  | \$12.72  |
| \$10,000   | \$0.65   | \$0.53 | \$0.59 | \$0.76 | \$1.04 | \$1.58 | \$2.33  | \$3.22  | \$3.91  | \$5.53  | \$9.44  | \$25.43  |
| \$15,000   | \$0.97   | \$0.79 | \$0.88 | \$1.14 | \$1.56 | \$2.37 | \$3.50  | \$4.83  | \$5.86  | \$8.29  | \$14.16 | \$38.15  |
| \$20,000   | \$1.29   | \$1.05 | \$1.17 | \$1.51 | \$2.08 | \$3.16 | \$4.66  | \$6.44  | \$7.82  | \$11.06 | \$18.89 | \$50.86  |
| \$25,000   | \$1.62   | \$1.32 | \$1.47 | \$1.89 | \$2.60 | \$3.95 | \$5.83  | \$8.05  | \$9.77  | \$13.82 | \$23.61 | \$63.58  |
| \$30,000   | \$1.94   | \$1.58 | \$1.76 | \$2.27 | \$3.12 | \$4.74 | \$6.99  | \$9.66  | \$11.73 | \$16.59 | \$28.33 | \$76.29  |
| \$35,000   | \$2.26   | \$1.84 | \$2.05 | \$2.65 | \$3.63 | \$5.52 | \$8.16  | \$11.28 | \$13.68 | \$19.35 | \$33.05 | \$89.01  |
| \$40,000   | \$2.58   | \$2.10 | \$2.34 | \$3.03 | \$4.15 | \$6.31 | \$9.32  | \$12.89 | \$15.64 | \$22.12 | \$37.77 | \$101.72 |
| \$45,000   | \$2.91   | \$2.37 | \$2.64 | \$3.41 | \$4.67 | \$7.10 | \$10.49 | \$14.50 | \$17.59 | \$24.88 | \$42.49 | \$114.44 |

|           |        |        |        |         |         |         |         |         |         |         |          |          |
|-----------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|----------|----------|
| \$50,000  | \$3.23 | \$2.63 | \$2.93 | \$3.78  | \$5.19  | \$7.89  | \$11.65 | \$16.11 | \$19.55 | \$27.65 | \$47.22  | \$127.15 |
| \$55,000  | \$3.55 | \$2.89 | \$3.22 | \$4.16  | \$5.71  | \$8.68  | \$12.82 | \$17.72 | \$21.50 | \$30.41 | \$51.94  | \$139.87 |
| \$60,000  | \$3.88 | \$3.16 | \$3.52 | \$4.54  | \$6.23  | \$9.47  | \$13.98 | \$19.33 | \$23.46 | \$33.18 | \$56.66  | \$152.58 |
| \$65,000  | \$4.20 | \$3.42 | \$3.81 | \$4.92  | \$6.75  | \$10.26 | \$15.15 | \$20.94 | \$25.41 | \$35.94 | \$61.38  | \$165.30 |
| \$70,000  | \$4.52 | \$3.68 | \$4.10 | \$5.30  | \$7.27  | \$11.05 | \$16.32 | \$22.55 | \$27.36 | \$38.70 | \$66.10  | \$178.02 |
| \$75,000  | \$4.85 | \$3.95 | \$4.40 | \$5.68  | \$7.79  | \$11.84 | \$17.48 | \$24.16 | \$29.32 | \$41.47 | \$70.82  | \$190.73 |
| \$80,000  | \$5.17 | \$4.21 | \$4.69 | \$6.06  | \$8.31  | \$12.63 | \$18.65 | \$25.77 | \$31.27 | \$44.23 | \$75.54  | \$203.45 |
| \$85,000  | \$5.49 | \$4.47 | \$4.98 | \$6.43  | \$8.83  | \$13.42 | \$19.81 | \$27.38 | \$33.23 | \$47.00 | \$80.27  | \$216.16 |
| \$90,000  | \$5.82 | \$4.74 | \$5.28 | \$6.81  | \$9.35  | \$14.21 | \$20.98 | \$28.99 | \$35.18 | \$49.76 | \$84.99  | \$228.88 |
| \$95,000  | \$6.14 | \$5.00 | \$5.57 | \$7.19  | \$9.87  | \$15.00 | \$22.14 | \$30.60 | \$37.14 | \$52.53 | \$89.71  | \$241.59 |
| \$100,000 | \$6.46 | \$5.26 | \$5.86 | \$7.57  | \$10.38 | \$15.78 | \$23.31 | \$32.22 | \$39.09 | \$55.29 | \$94.43  | \$254.31 |
| \$105,000 | \$6.78 | \$5.52 | \$6.15 | \$7.95  | \$10.90 | \$16.57 | \$24.47 | \$33.83 | \$41.05 | \$58.06 | \$99.15  | \$267.02 |
| \$110,000 | \$7.11 | \$5.79 | \$6.45 | \$8.33  | \$11.42 | \$17.36 | \$25.64 | \$35.44 | \$43.00 | \$60.82 | \$103.87 | \$279.74 |
| \$115,000 | \$7.43 | \$6.05 | \$6.74 | \$8.70  | \$11.94 | \$18.15 | \$26.80 | \$37.05 | \$44.96 | \$63.59 | \$108.60 | \$292.45 |
| \$120,000 | \$7.75 | \$6.31 | \$7.03 | \$9.08  | \$12.46 | \$18.94 | \$27.97 | \$38.66 | \$46.91 | \$66.35 | \$113.32 | \$305.17 |
| \$125,000 | \$8.08 | \$6.58 | \$7.33 | \$9.46  | \$12.98 | \$19.73 | \$29.13 | \$40.27 | \$48.87 | \$69.12 | \$118.04 | \$317.88 |
| \$130,000 | \$8.40 | \$6.84 | \$7.62 | \$9.84  | \$13.50 | \$20.52 | \$30.30 | \$41.88 | \$50.82 | \$71.88 | \$122.76 | \$330.60 |
| \$135,000 | \$8.72 | \$7.10 | \$7.91 | \$10.22 | \$14.02 | \$21.31 | \$31.47 | \$43.49 | \$52.77 | \$74.64 | \$127.48 | \$343.32 |
| \$140,000 | \$9.05 | \$7.37 | \$8.21 | \$10.60 | \$14.54 | \$22.10 | \$32.63 | \$45.10 | \$54.73 | \$77.41 | \$132.20 | \$356.03 |
| \$145,000 | \$9.37 | \$7.63 | \$8.50 | \$10.98 | \$15.06 | \$22.89 | \$33.80 | \$46.71 | \$56.68 | \$80.17 | \$136.92 | \$368.75 |
| \$150,000 | \$9.69 | \$7.89 | \$8.79 | \$11.35 | \$15.58 | \$23.68 | \$34.96 | \$48.32 | \$58.64 | \$82.94 | \$141.65 | \$381.46 |

**CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE**  
**Bi-weekly Premium Amount (Cost per Pay Period – 26/Year)**

| Benefit Amount | Cost For Each Child | x | Number of Covered Children | = | Cost For All Children |
|----------------|---------------------|---|----------------------------|---|-----------------------|
| \$10,000       | \$0.57              | x |                            | = |                       |

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