

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.

VOLUNTARY 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	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$14.90	\$24.00	\$36.70
\$20,000	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$29.80	\$48.00	\$73.40
\$30,000	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$44.70	\$72.00	\$110.10
\$40,000	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$59.60	\$96.00	\$146.80
\$50,000	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$74.50	\$120.00	\$183.50
\$60,000	\$4.80	\$5.40	\$6.60	\$7.80	\$10.80	\$16.80	\$26.40	\$42.00	\$52.20	\$89.40	\$144.00	\$220.20
\$70,000	\$5.60	\$6.30	\$7.70	\$9.10	\$12.60	\$19.60	\$30.80	\$49.00	\$60.90	\$104.30	\$168.00	\$256.90
\$80,000	\$6.40	\$7.20	\$8.80	\$10.40	\$14.40	\$22.40	\$35.20	\$56.00	\$69.60	\$119.20	\$192.00	\$293.60
\$90,000	\$7.20	\$8.10	\$9.90	\$11.70	\$16.20	\$25.20	\$39.60	\$63.00	\$78.30	\$134.10	\$216.00	\$330.30
\$100,000	\$8.00	\$9.00	\$11.00	\$13.00	\$18.00	\$28.00	\$44.00	\$70.00	\$87.00	\$149.00	\$240.00	\$367.00
\$110,000	\$8.80	\$9.90	\$12.10	\$14.30	\$19.80	\$30.80	\$48.40	\$77.00	\$95.70	\$163.90	\$264.00	\$403.70
\$120,000	\$9.60	\$10.80	\$13.20	\$15.60	\$21.60	\$33.60	\$52.80	\$84.00	\$104.40	\$178.80	\$288.00	\$440.40
\$130,000	\$10.40	\$11.70	\$14.30	\$16.90	\$23.40	\$36.40	\$57.20	\$91.00	\$113.10	\$193.70	\$312.00	\$477.10
\$140,000	\$11.20	\$12.60	\$15.40	\$18.20	\$25.20	\$39.20	\$61.60	\$98.00	\$121.80	\$208.60	\$336.00	\$513.80
\$150,000	\$12.00	\$13.50	\$16.50	\$19.50	\$27.00	\$42.00	\$66.00	\$105.00	\$130.50	\$223.50	\$360.00	\$550.50
\$160,000	\$12.80	\$14.40	\$17.60	\$20.80	\$28.80	\$44.80	\$70.40	\$112.00	\$139.20	\$238.40	\$384.00	\$587.20
\$170,000	\$13.60	\$15.30	\$18.70	\$22.10	\$30.60	\$47.60	\$74.80	\$119.00	\$147.90	\$253.30	\$408.00	\$623.90
\$180,000	\$14.40	\$16.20	\$19.80	\$23.40	\$32.40	\$50.40	\$79.20	\$126.00	\$156.60	\$268.20	\$432.00	\$660.60
\$190,000	\$15.20	\$17.10	\$20.90	\$24.70	\$34.20	\$53.20	\$83.60	\$133.00	\$165.30	\$283.10	\$456.00	\$697.30
\$200,000	\$16.00	\$18.00	\$22.00	\$26.00	\$36.00	\$56.00	\$88.00	\$140.00	\$174.00	\$298.00	\$480.00	\$734.00
\$210,000	\$16.80	\$18.90	\$23.10	\$27.30	\$37.80	\$58.80	\$92.40	\$147.00	\$182.70	\$312.90	\$504.00	\$770.70
\$220,000	\$17.60	\$19.80	\$24.20	\$28.60	\$39.60	\$61.60	\$96.80	\$154.00	\$191.40	\$327.80	\$528.00	\$807.40
\$230,000	\$18.40	\$20.70	\$25.30	\$29.90	\$41.40	\$64.40	\$101.20	\$161.00	\$200.10	\$342.70	\$552.00	\$844.10
\$240,000	\$19.20	\$21.60	\$26.40	\$31.20	\$43.20	\$67.20	\$105.60	\$168.00	\$208.80	\$357.60	\$576.00	\$880.80
\$250,000	\$20.00	\$22.50	\$27.50	\$32.50	\$45.00	\$70.00	\$110.00	\$175.00	\$217.50	\$372.50	\$600.00	\$917.50
\$260,000	\$20.80	\$23.40	\$28.60	\$33.80	\$46.80	\$72.80	\$114.40	\$182.00	\$226.20	\$387.40	\$624.00	\$954.20
\$270,000	\$21.60	\$24.30	\$29.70	\$35.10	\$48.60	\$75.60	\$118.80	\$189.00	\$234.90	\$402.30	\$648.00	\$990.90
\$280,000	\$22.40	\$25.20	\$30.80	\$36.40	\$50.40	\$78.40	\$123.20	\$196.00	\$243.60	\$417.20	\$672.00	\$1,027.60
\$290,000	\$23.20	\$26.10	\$31.90	\$37.70	\$52.20	\$81.20	\$127.60	\$203.00	\$252.30	\$432.10	\$696.00	\$1,064.30
\$300,000	\$24.00	\$27.00	\$33.00	\$39.00	\$54.00	\$84.00	\$132.00	\$210.00	\$261.00	\$447.00	\$720.00	\$1,101.00
\$310,000	\$24.80	\$27.90	\$34.10	\$40.30	\$55.80	\$86.80	\$136.40	\$217.00	\$269.70	\$461.90	\$744.00	\$1,137.70
\$320,000	\$25.60	\$28.80	\$35.20	\$41.60	\$57.60	\$89.60	\$140.80	\$224.00	\$278.40	\$476.80	\$768.00	\$1,174.40
\$330,000	\$26.40	\$29.70	\$36.30	\$42.90	\$59.40	\$92.40	\$145.20	\$231.00	\$287.10	\$491.70	\$792.00	\$1,211.10
\$340,000	\$27.20	\$30.60	\$37.40	\$44.20	\$61.20	\$95.20	\$149.60	\$238.00	\$295.80	\$506.60	\$816.00	\$1,247.80
\$350,000	\$28.00	\$31.50	\$38.50	\$45.50	\$63.00	\$98.00	\$154.00	\$245.00	\$304.50	\$521.50	\$840.00	\$1,284.50
\$360,000	\$28.80	\$32.40	\$39.60	\$46.80	\$64.80	\$100.80	\$158.40	\$252.00	\$313.20	\$536.40	\$864.00	\$1,321.20
\$370,000	\$29.60	\$33.30	\$40.70	\$48.10	\$66.60	\$103.60	\$162.80	\$259.00	\$321.90	\$551.30	\$888.00	\$1,357.90
\$380,000	\$30.40	\$34.20	\$41.80	\$49.40	\$68.40	\$106.40	\$167.20	\$266.00	\$330.60	\$566.20	\$912.00	\$1,394.60
\$390,000	\$31.20	\$35.10	\$42.90	\$50.70	\$70.20	\$109.20	\$171.60	\$273.00	\$339.30	\$581.10	\$936.00	\$1,431.30
\$400,000	\$32.00	\$36.00	\$44.00	\$52.00	\$72.00	\$112.00	\$176.00	\$280.00	\$348.00	\$596.00	\$960.00	\$1,468.00
\$410,000	\$32.80	\$36.90	\$45.10	\$53.30	\$73.80	\$114.80	\$180.40	\$287.00	\$356.70	\$610.90	\$984.00	\$1,504.70
\$420,000	\$33.60	\$37.80	\$46.20	\$54.60	\$75.60	\$117.60	\$184.80	\$294.00	\$365.40	\$625.80	\$1,008.00	\$1,541.40
\$430,000	\$34.40	\$38.70	\$47.30	\$55.90	\$77.40	\$120.40	\$189.20	\$301.00	\$374.10	\$640.70	\$1,032.00	\$1,578.10
\$440,000	\$35.20	\$39.60	\$48.40	\$57.20	\$79.20	\$123.20	\$193.60	\$308.00	\$382.80	\$655.60	\$1,056.00	\$1,614.80

\$450,000	\$36.00	\$40.50	\$49.50	\$58.50	\$81.00	\$126.00	\$198.00	\$315.00	\$391.50	\$670.50	\$1,080.00	\$1,651.50
\$460,000	\$36.80	\$41.40	\$50.60	\$59.80	\$82.80	\$128.80	\$202.40	\$322.00	\$400.20	\$685.40	\$1,104.00	\$1,688.20
\$470,000	\$37.60	\$42.30	\$51.70	\$61.10	\$84.60	\$131.60	\$206.80	\$329.00	\$408.90	\$700.30	\$1,128.00	\$1,724.90
\$480,000	\$38.40	\$43.20	\$52.80	\$62.40	\$86.40	\$134.40	\$211.20	\$336.00	\$417.60	\$715.20	\$1,152.00	\$1,761.60
\$490,000	\$39.20	\$44.10	\$53.90	\$63.70	\$88.20	\$137.20	\$215.60	\$343.00	\$426.30	\$730.10	\$1,176.00	\$1,798.30
\$500,000	\$40.00	\$45.00	\$55.00	\$65.00	\$90.00	\$140.00	\$220.00	\$350.00	\$435.00	\$745.00	\$1,200.00	\$1,835.00

SPOUSE/PARTNER VOLUNTARY 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+
\$5,000	\$0.40	\$0.45	\$0.55	\$0.65	\$0.90	\$1.40	\$2.20	\$3.50	\$4.35	\$7.45	\$12.00	\$18.35
\$10,000	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$14.90	\$24.00	\$36.70
\$15,000	\$1.20	\$1.35	\$1.65	\$1.95	\$2.70	\$4.20	\$6.60	\$10.50	\$13.05	\$22.35	\$36.00	\$55.05
\$20,000	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$29.80	\$48.00	\$73.40
\$25,000	\$2.00	\$2.25	\$2.75	\$3.25	\$4.50	\$7.00	\$11.00	\$17.50	\$21.75	\$37.25	\$60.00	\$91.75
\$30,000	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$44.70	\$72.00	\$110.10
\$35,000	\$2.80	\$3.15	\$3.85	\$4.55	\$6.30	\$9.80	\$15.40	\$24.50	\$30.45	\$52.15	\$84.00	\$128.45
\$40,000	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$59.60	\$96.00	\$146.80
\$45,000	\$3.60	\$4.05	\$4.95	\$5.85	\$8.10	\$12.60	\$19.80	\$31.50	\$39.15	\$67.05	\$108.00	\$165.15
\$50,000	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$74.50	\$120.00	\$183.50
\$55,000	\$4.40	\$4.95	\$6.05	\$7.15	\$9.90	\$15.40	\$24.20	\$38.50	\$47.85	\$81.95	\$132.00	\$201.85
\$60,000	\$4.80	\$5.40	\$6.60	\$7.80	\$10.80	\$16.80	\$26.40	\$42.00	\$52.20	\$89.40	\$144.00	\$220.20
\$65,000	\$5.20	\$5.85	\$7.15	\$8.45	\$11.70	\$18.20	\$28.60	\$45.50	\$56.55	\$96.85	\$156.00	\$238.55
\$70,000	\$5.60	\$6.30	\$7.70	\$9.10	\$12.60	\$19.60	\$30.80	\$49.00	\$60.90	\$104.30	\$168.00	\$256.90
\$75,000	\$6.00	\$6.75	\$8.25	\$9.75	\$13.50	\$21.00	\$33.00	\$52.50	\$65.25	\$111.75	\$180.00	\$275.25
\$80,000	\$6.40	\$7.20	\$8.80	\$10.40	\$14.40	\$22.40	\$35.20	\$56.00	\$69.60	\$119.20	\$192.00	\$293.60
\$85,000	\$6.80	\$7.65	\$9.35	\$11.05	\$15.30	\$23.80	\$37.40	\$59.50	\$73.95	\$126.65	\$204.00	\$311.95
\$90,000	\$7.20	\$8.10	\$9.90	\$11.70	\$16.20	\$25.20	\$39.60	\$63.00	\$78.30	\$134.10	\$216.00	\$330.30
\$95,000	\$7.60	\$8.55	\$10.45	\$12.35	\$17.10	\$26.60	\$41.80	\$66.50	\$82.65	\$141.55	\$228.00	\$348.65
\$100,000	\$8.00	\$9.00	\$11.00	\$13.00	\$18.00	\$28.00	\$44.00	\$70.00	\$87.00	\$149.00	\$240.00	\$367.00

CHILD(REN) VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

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

Benefit Amount	Cost For All Children
\$10,000	\$2.60

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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