

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	\$0.60	\$0.70	\$0.90	\$0.90	\$1.00	\$1.40	\$2.10	\$3.70	\$5.50	\$10.50	\$16.80	\$16.80
\$20,000	\$1.20	\$1.40	\$1.80	\$1.80	\$2.00	\$2.80	\$4.20	\$7.40	\$11.00	\$21.00	\$33.60	\$33.60
\$30,000	\$1.80	\$2.10	\$2.70	\$2.70	\$3.00	\$4.20	\$6.30	\$11.10	\$16.50	\$31.50	\$50.40	\$50.40
\$40,000	\$2.40	\$2.80	\$3.60	\$3.60	\$4.00	\$5.60	\$8.40	\$14.80	\$22.00	\$42.00	\$67.20	\$67.20
\$50,000	\$3.00	\$3.50	\$4.50	\$4.50	\$5.00	\$7.00	\$10.50	\$18.50	\$27.50	\$52.50	\$84.00	\$84.00
\$60,000	\$3.60	\$4.20	\$5.40	\$5.40	\$6.00	\$8.40	\$12.60	\$22.20	\$33.00	\$63.00	\$100.80	\$100.80
\$70,000	\$4.20	\$4.90	\$6.30	\$6.30	\$7.00	\$9.80	\$14.70	\$25.90	\$38.50	\$73.50	\$117.60	\$117.60
\$80,000	\$4.80	\$5.60	\$7.20	\$7.20	\$8.00	\$11.20	\$16.80	\$29.60	\$44.00	\$84.00	\$134.40	\$134.40
\$90,000	\$5.40	\$6.30	\$8.10	\$8.10	\$9.00	\$12.60	\$18.90	\$33.30	\$49.50	\$94.50	\$151.20	\$151.20
\$100,000	\$6.00	\$7.00	\$9.00	\$9.00	\$10.00	\$14.00	\$21.00	\$37.00	\$55.00	\$105.00	\$168.00	\$168.00
\$110,000	\$6.60	\$7.70	\$9.90	\$9.90	\$11.00	\$15.40	\$23.10	\$40.70	\$60.50	\$115.50	\$184.80	\$184.80
\$120,000	\$7.20	\$8.40	\$10.80	\$10.80	\$12.00	\$16.80	\$25.20	\$44.40	\$66.00	\$126.00	\$201.60	\$201.60
\$130,000	\$7.80	\$9.10	\$11.70	\$11.70	\$13.00	\$18.20	\$27.30	\$48.10	\$71.50	\$136.50	\$218.40	\$218.40
\$140,000	\$8.40	\$9.80	\$12.60	\$12.60	\$14.00	\$19.60	\$29.40	\$51.80	\$77.00	\$147.00	\$235.20	\$235.20
\$150,000	\$9.00	\$10.50	\$13.50	\$13.50	\$15.00	\$21.00	\$31.50	\$55.50	\$82.50	\$157.50	\$252.00	\$252.00
\$160,000	\$9.60	\$11.20	\$14.40	\$14.40	\$16.00	\$22.40	\$33.60	\$59.20	\$88.00	\$168.00	\$268.80	\$268.80
\$170,000	\$10.20	\$11.90	\$15.30	\$15.30	\$17.00	\$23.80	\$35.70	\$62.90	\$93.50	\$178.50	\$285.60	\$285.60
\$180,000	\$10.80	\$12.60	\$16.20	\$16.20	\$18.00	\$25.20	\$37.80	\$66.60	\$99.00	\$189.00	\$302.40	\$302.40
\$190,000	\$11.40	\$13.30	\$17.10	\$17.10	\$19.00	\$26.60	\$39.90	\$70.30	\$104.50	\$199.50	\$319.20	\$319.20
\$200,000	\$12.00	\$14.00	\$18.00	\$18.00	\$20.00	\$28.00	\$42.00	\$74.00	\$110.00	\$210.00	\$336.00	\$336.00
\$210,000	\$12.60	\$14.70	\$18.90	\$18.90	\$21.00	\$29.40	\$44.10	\$77.70	\$115.50	\$220.50	\$352.80	\$352.80
\$220,000	\$13.20	\$15.40	\$19.80	\$19.80	\$22.00	\$30.80	\$46.20	\$81.40	\$121.00	\$231.00	\$369.60	\$369.60
\$230,000	\$13.80	\$16.10	\$20.70	\$20.70	\$23.00	\$32.20	\$48.30	\$85.10	\$126.50	\$241.50	\$386.40	\$386.40
\$240,000	\$14.40	\$16.80	\$21.60	\$21.60	\$24.00	\$33.60	\$50.40	\$88.80	\$132.00	\$252.00	\$403.20	\$403.20
\$250,000	\$15.00	\$17.50	\$22.50	\$22.50	\$25.00	\$35.00	\$52.50	\$92.50	\$137.50	\$262.50	\$420.00	\$420.00
\$260,000	\$15.60	\$18.20	\$23.40	\$23.40	\$26.00	\$36.40	\$54.60	\$96.20	\$143.00	\$273.00	\$436.80	\$436.80
\$270,000	\$16.20	\$18.90	\$24.30	\$24.30	\$27.00	\$37.80	\$56.70	\$99.90	\$148.50	\$283.50	\$453.60	\$453.60
\$280,000	\$16.80	\$19.60	\$25.20	\$25.20	\$28.00	\$39.20	\$58.80	\$103.60	\$154.00	\$294.00	\$470.40	\$470.40
\$290,000	\$17.40	\$20.30	\$26.10	\$26.10	\$29.00	\$40.60	\$60.90	\$107.30	\$159.50	\$304.50	\$487.20	\$487.20
\$300,000	\$18.00	\$21.00	\$27.00	\$27.00	\$30.00	\$42.00	\$63.00	\$111.00	\$165.00	\$315.00	\$504.00	\$504.00
\$310,000	\$18.60	\$21.70	\$27.90	\$27.90	\$31.00	\$43.40	\$65.10	\$114.70	\$170.50	\$325.50	\$520.80	\$520.80
\$320,000	\$19.20	\$22.40	\$28.80	\$28.80	\$32.00	\$44.80	\$67.20	\$118.40	\$176.00	\$336.00	\$537.60	\$537.60
\$330,000	\$19.80	\$23.10	\$29.70	\$29.70	\$33.00	\$46.20	\$69.30	\$122.10	\$181.50	\$346.50	\$554.40	\$554.40
\$340,000	\$20.40	\$23.80	\$30.60	\$30.60	\$34.00	\$47.60	\$71.40	\$125.80	\$187.00	\$357.00	\$571.20	\$571.20
\$350,000	\$21.00	\$24.50	\$31.50	\$31.50	\$35.00	\$49.00	\$73.50	\$129.50	\$192.50	\$367.50	\$588.00	\$588.00
\$360,000	\$21.60	\$25.20	\$32.40	\$32.40	\$36.00	\$50.40	\$75.60	\$133.20	\$198.00	\$378.00	\$604.80	\$604.80
\$370,000	\$22.20	\$25.90	\$33.30	\$33.30	\$37.00	\$51.80	\$77.70	\$136.90	\$203.50	\$388.50	\$621.60	\$621.60
\$380,000	\$22.80	\$26.60	\$34.20	\$34.20	\$38.00	\$53.20	\$79.80	\$140.60	\$209.00	\$399.00	\$638.40	\$638.40
\$390,000	\$23.40	\$27.30	\$35.10	\$35.10	\$39.00	\$54.60	\$81.90	\$144.30	\$214.50	\$409.50	\$655.20	\$655.20
\$400,000	\$24.00	\$28.00	\$36.00	\$36.00	\$40.00	\$56.00	\$84.00	\$148.00	\$220.00	\$420.00	\$672.00	\$672.00
\$410,000	\$24.60	\$28.70	\$36.90	\$36.90	\$41.00	\$57.40	\$86.10	\$151.70	\$225.50	\$430.50	\$688.80	\$688.80
\$420,000	\$25.20	\$29.40	\$37.80	\$37.80	\$42.00	\$58.80	\$88.20	\$155.40	\$231.00	\$441.00	\$705.60	\$705.60
\$430,000	\$25.80	\$30.10	\$38.70	\$38.70	\$43.00	\$60.20	\$90.30	\$159.10	\$236.50	\$451.50	\$722.40	\$722.40
\$440,000	\$26.40	\$30.80	\$39.60	\$39.60	\$44.00	\$61.60	\$92.40	\$162.80	\$242.00	\$462.00	\$739.20	\$739.20

\$450,000	\$27.00	\$31.50	\$40.50	\$40.50	\$45.00	\$63.00	\$94.50	\$166.50	\$247.50	\$472.50	\$756.00	\$756.00
\$460,000	\$27.60	\$32.20	\$41.40	\$41.40	\$46.00	\$64.40	\$96.60	\$170.20	\$253.00	\$483.00	\$772.80	\$772.80
\$470,000	\$28.20	\$32.90	\$42.30	\$42.30	\$47.00	\$65.80	\$98.70	\$173.90	\$258.50	\$493.50	\$789.60	\$789.60
\$480,000	\$28.80	\$33.60	\$43.20	\$43.20	\$48.00	\$67.20	\$100.80	\$177.60	\$264.00	\$504.00	\$806.40	\$806.40
\$490,000	\$29.40	\$34.30	\$44.10	\$44.10	\$49.00	\$68.60	\$102.90	\$181.30	\$269.50	\$514.50	\$823.20	\$823.20
\$500,000	\$30.00	\$35.00	\$45.00	\$45.00	\$50.00	\$70.00	\$105.00	\$185.00	\$275.00	\$525.00	\$840.00	\$840.00

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	\$0.20	\$0.25	\$0.35	\$0.35	\$0.40	\$0.60	\$0.95	\$1.75	\$2.65	\$5.15	\$8.30	\$8.30
\$10,000	\$0.40	\$0.50	\$0.70	\$0.70	\$0.80	\$1.20	\$1.90	\$3.50	\$5.30	\$10.30	\$16.60	\$16.60
\$15,000	\$0.60	\$0.75	\$1.05	\$1.05	\$1.20	\$1.80	\$2.85	\$5.25	\$7.95	\$15.45	\$24.90	\$24.90
\$20,000	\$0.80	\$1.00	\$1.40	\$1.40	\$1.60	\$2.40	\$3.80	\$7.00	\$10.60	\$20.60	\$33.20	\$33.20
\$25,000	\$1.00	\$1.25	\$1.75	\$1.75	\$2.00	\$3.00	\$4.75	\$8.75	\$13.25	\$25.75	\$41.50	\$41.50
\$30,000	\$1.20	\$1.50	\$2.10	\$2.10	\$2.40	\$3.60	\$5.70	\$10.50	\$15.90	\$30.90	\$49.80	\$49.80
\$35,000	\$1.40	\$1.75	\$2.45	\$2.45	\$2.80	\$4.20	\$6.65	\$12.25	\$18.55	\$36.05	\$58.10	\$58.10
\$40,000	\$1.60	\$2.00	\$2.80	\$2.80	\$3.20	\$4.80	\$7.60	\$14.00	\$21.20	\$41.20	\$66.40	\$66.40
\$45,000	\$1.80	\$2.25	\$3.15	\$3.15	\$3.60	\$5.40	\$8.55	\$15.75	\$23.85	\$46.35	\$74.70	\$74.70
\$50,000	\$2.00	\$2.50	\$3.50	\$3.50	\$4.00	\$6.00	\$9.50	\$17.50	\$26.50	\$51.50	\$83.00	\$83.00
\$55,000	\$2.20	\$2.75	\$3.85	\$3.85	\$4.40	\$6.60	\$10.45	\$19.25	\$29.15	\$56.65	\$91.30	\$91.30
\$60,000	\$2.40	\$3.00	\$4.20	\$4.20	\$4.80	\$7.20	\$11.40	\$21.00	\$31.80	\$61.80	\$99.60	\$99.60
\$65,000	\$2.60	\$3.25	\$4.55	\$4.55	\$5.20	\$7.80	\$12.35	\$22.75	\$34.45	\$66.95	\$107.90	\$107.90
\$70,000	\$2.80	\$3.50	\$4.90	\$4.90	\$5.60	\$8.40	\$13.30	\$24.50	\$37.10	\$72.10	\$116.20	\$116.20
\$75,000	\$3.00	\$3.75	\$5.25	\$5.25	\$6.00	\$9.00	\$14.25	\$26.25	\$39.75	\$77.25	\$124.50	\$124.50
\$80,000	\$3.20	\$4.00	\$5.60	\$5.60	\$6.40	\$9.60	\$15.20	\$28.00	\$42.40	\$82.40	\$132.80	\$132.80
\$85,000	\$3.40	\$4.25	\$5.95	\$5.95	\$6.80	\$10.20	\$16.15	\$29.75	\$45.05	\$87.55	\$141.10	\$141.10
\$90,000	\$3.60	\$4.50	\$6.30	\$6.30	\$7.20	\$10.80	\$17.10	\$31.50	\$47.70	\$92.70	\$149.40	\$149.40
\$95,000	\$3.80	\$4.75	\$6.65	\$6.65	\$7.60	\$11.40	\$18.05	\$33.25	\$50.35	\$97.85	\$157.70	\$157.70
\$100,000	\$4.00	\$5.00	\$7.00	\$7.00	\$8.00	\$12.00	\$19.00	\$35.00	\$53.00	\$103.00	\$166.00	\$166.00

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	\$1.50

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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