

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	75-79	80+
\$10,000	\$0.50	\$0.50	\$0.80	\$1.00	\$1.40	\$2.60	\$4.40	\$6.80	\$9.00	\$13.50	\$28.00	\$28.00	\$28.00
\$20,000	\$1.00	\$1.00	\$1.60	\$2.00	\$2.80	\$5.20	\$8.80	\$13.60	\$18.00	\$27.00	\$56.00	\$56.00	\$56.00
\$30,000	\$1.50	\$1.50	\$2.40	\$3.00	\$4.20	\$7.80	\$13.20	\$20.40	\$27.00	\$40.50	\$84.00	\$84.00	\$84.00
\$40,000	\$2.00	\$2.00	\$3.20	\$4.00	\$5.60	\$10.40	\$17.60	\$27.20	\$36.00	\$54.00	\$112.00	\$112.00	\$112.00
\$50,000	\$2.50	\$2.50	\$4.00	\$5.00	\$7.00	\$13.00	\$22.00	\$34.00	\$45.00	\$67.50	\$140.00	\$140.00	\$140.00
\$60,000	\$3.00	\$3.00	\$4.80	\$6.00	\$8.40	\$15.60	\$26.40	\$40.80	\$54.00	\$81.00	\$168.00	\$168.00	\$168.00
\$70,000	\$3.50	\$3.50	\$5.60	\$7.00	\$9.80	\$18.20	\$30.80	\$47.60	\$63.00	\$94.50	\$196.00	\$196.00	\$196.00
\$80,000	\$4.00	\$4.00	\$6.40	\$8.00	\$11.20	\$20.80	\$35.20	\$54.40	\$72.00	\$108.00	\$224.00	\$224.00	\$224.00
\$90,000	\$4.50	\$4.50	\$7.20	\$9.00	\$12.60	\$23.40	\$39.60	\$61.20	\$81.00	\$121.50	\$252.00	\$252.00	\$252.00
\$100,000	\$5.00	\$5.00	\$8.00	\$10.00	\$14.00	\$26.00	\$44.00	\$68.00	\$90.00	\$135.00	\$280.00	\$280.00	\$280.00
\$110,000	\$5.50	\$5.50	\$8.80	\$11.00	\$15.40	\$28.60	\$48.40	\$74.80	\$99.00	\$148.50	\$308.00	\$308.00	\$308.00
\$120,000	\$6.00	\$6.00	\$9.60	\$12.00	\$16.80	\$31.20	\$52.80	\$81.60	\$108.00	\$162.00	\$336.00	\$336.00	\$336.00
\$130,000	\$6.50	\$6.50	\$10.40	\$13.00	\$18.20	\$33.80	\$57.20	\$88.40	\$117.00	\$175.50	\$364.00	\$364.00	\$364.00
\$140,000	\$7.00	\$7.00	\$11.20	\$14.00	\$19.60	\$36.40	\$61.60	\$95.20	\$126.00	\$189.00	\$392.00	\$392.00	\$392.00
\$150,000	\$7.50	\$7.50	\$12.00	\$15.00	\$21.00	\$39.00	\$66.00	\$102.00	\$135.00	\$202.50	\$420.00	\$420.00	\$420.00
\$160,000	\$8.00	\$8.00	\$12.80	\$16.00	\$22.40	\$41.60	\$70.40	\$108.80	\$144.00	\$216.00	\$448.00	\$448.00	\$448.00
\$170,000	\$8.50	\$8.50	\$13.60	\$17.00	\$23.80	\$44.20	\$74.80	\$115.60	\$153.00	\$229.50	\$476.00	\$476.00	\$476.00
\$180,000	\$9.00	\$9.00	\$14.40	\$18.00	\$25.20	\$46.80	\$79.20	\$122.40	\$162.00	\$243.00	\$504.00	\$504.00	\$504.00
\$190,000	\$9.50	\$9.50	\$15.20	\$19.00	\$26.60	\$49.40	\$83.60	\$129.20	\$171.00	\$256.50	\$532.00	\$532.00	\$532.00
\$200,000	\$10.00	\$10.00	\$16.00	\$20.00	\$28.00	\$52.00	\$88.00	\$136.00	\$180.00	\$270.00	\$560.00	\$560.00	\$560.00
\$210,000	\$10.50	\$10.50	\$16.80	\$21.00	\$29.40	\$54.60	\$92.40	\$142.80	\$189.00	\$283.50	\$588.00	\$588.00	\$588.00
\$220,000	\$11.00	\$11.00	\$17.60	\$22.00	\$30.80	\$57.20	\$96.80	\$149.60	\$198.00	\$297.00	\$616.00	\$616.00	\$616.00
\$230,000	\$11.50	\$11.50	\$18.40	\$23.00	\$32.20	\$59.80	\$101.20	\$156.40	\$207.00	\$310.50	\$644.00	\$644.00	\$644.00
\$240,000	\$12.00	\$12.00	\$19.20	\$24.00	\$33.60	\$62.40	\$105.60	\$163.20	\$216.00	\$324.00	\$672.00	\$672.00	\$672.00
\$250,000	\$12.50	\$12.50	\$20.00	\$25.00	\$35.00	\$65.00	\$110.00	\$170.00	\$225.00	\$337.50	\$700.00	\$700.00	\$700.00
\$260,000	\$13.00	\$13.00	\$20.80	\$26.00	\$36.40	\$67.60	\$114.40	\$176.80	\$234.00	\$351.00	\$728.00	\$728.00	\$728.00
\$270,000	\$13.50	\$13.50	\$21.60	\$27.00	\$37.80	\$70.20	\$118.80	\$183.60	\$243.00	\$364.50	\$756.00	\$756.00	\$756.00
\$280,000	\$14.00	\$14.00	\$22.40	\$28.00	\$39.20	\$72.80	\$123.20	\$190.40	\$252.00	\$378.00	\$784.00	\$784.00	\$784.00
\$290,000	\$14.50	\$14.50	\$23.20	\$29.00	\$40.60	\$75.40	\$127.60	\$197.20	\$261.00	\$391.50	\$812.00	\$812.00	\$812.00
\$300,000	\$15.00	\$15.00	\$24.00	\$30.00	\$42.00	\$78.00	\$132.00	\$204.00	\$270.00	\$405.00	\$840.00	\$840.00	\$840.00
\$310,000	\$15.50	\$15.50	\$24.80	\$31.00	\$43.40	\$80.60	\$136.40	\$210.80	\$279.00	\$418.50	\$868.00	\$868.00	\$868.00
\$320,000	\$16.00	\$16.00	\$25.60	\$32.00	\$44.80	\$83.20	\$140.80	\$217.60	\$288.00	\$432.00	\$896.00	\$896.00	\$896.00
\$330,000	\$16.50	\$16.50	\$26.40	\$33.00	\$46.20	\$85.80	\$145.20	\$224.40	\$297.00	\$445.50	\$924.00	\$924.00	\$924.00
\$340,000	\$17.00	\$17.00	\$27.20	\$34.00	\$47.60	\$88.40	\$149.60	\$231.20	\$306.00	\$459.00	\$952.00	\$952.00	\$952.00
\$350,000	\$17.50	\$17.50	\$28.00	\$35.00	\$49.00	\$91.00	\$154.00	\$238.00	\$315.00	\$472.50	\$980.00	\$980.00	\$980.00
\$360,000	\$18.00	\$18.00	\$28.80	\$36.00	\$50.40	\$93.60	\$158.40	\$244.80	\$324.00	\$486.00	\$1,008.00	\$1,008.00	\$1,008.00
\$370,000	\$18.50	\$18.50	\$29.60	\$37.00	\$51.80	\$96.20	\$162.80	\$251.60	\$333.00	\$499.50	\$1,036.00	\$1,036.00	\$1,036.00
\$380,000	\$19.00	\$19.00	\$30.40	\$38.00	\$53.20	\$98.80	\$167.20	\$258.40	\$342.00	\$513.00	\$1,064.00	\$1,064.00	\$1,064.00
\$390,000	\$19.50	\$19.50	\$31.20	\$39.00	\$54.60	\$101.40	\$171.60	\$265.20	\$351.00	\$526.50	\$1,092.00	\$1,092.00	\$1,092.00
\$400,000	\$20.00	\$20.00	\$32.00	\$40.00	\$56.00	\$104.00	\$176.00	\$272.00	\$360.00	\$540.00	\$1,120.00	\$1,120.00	\$1,120.00
\$410,000	\$20.50	\$20.50	\$32.80	\$41.00	\$57.40	\$106.60	\$180.40	\$278.80	\$369.00	\$553.50	\$1,148.00	\$1,148.00	\$1,148.00
\$420,000	\$21.00	\$21.00	\$33.60	\$42.00	\$58.80	\$109.20	\$184.80	\$285.60	\$378.00	\$567.00	\$1,176.00	\$1,176.00	\$1,176.00
\$430,000	\$21.50	\$21.50	\$34.40	\$43.00	\$60.20	\$111.80	\$189.20	\$292.40	\$387.00	\$580.50	\$1,204.00	\$1,204.00	\$1,204.00
\$440,000	\$22.00	\$22.00	\$35.20	\$44.00	\$61.60	\$114.40	\$193.60	\$299.20	\$396.00	\$594.00	\$1,232.00	\$1,232.00	\$1,232.00

\$450,000	\$22.50	\$22.50	\$36.00	\$45.00	\$63.00	\$117.00	\$198.00	\$306.00	\$405.00	\$607.50	\$1,260.00	\$1,260.00	\$1,260.00
\$460,000	\$23.00	\$23.00	\$36.80	\$46.00	\$64.40	\$119.60	\$202.40	\$312.80	\$414.00	\$621.00	\$1,288.00	\$1,288.00	\$1,288.00
\$470,000	\$23.50	\$23.50	\$37.60	\$47.00	\$65.80	\$122.20	\$206.80	\$319.60	\$423.00	\$634.50	\$1,316.00	\$1,316.00	\$1,316.00
\$480,000	\$24.00	\$24.00	\$38.40	\$48.00	\$67.20	\$124.80	\$211.20	\$326.40	\$432.00	\$648.00	\$1,344.00	\$1,344.00	\$1,344.00
\$490,000	\$24.50	\$24.50	\$39.20	\$49.00	\$68.60	\$127.40	\$215.60	\$333.20	\$441.00	\$661.50	\$1,372.00	\$1,372.00	\$1,372.00
\$500,000	\$25.00	\$25.00	\$40.00	\$50.00	\$70.00	\$130.00	\$220.00	\$340.00	\$450.00	\$675.00	\$1,400.00	\$1,400.00	\$1,400.00

SPOUSE 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	75-79	80+
\$5,000	\$0.25	\$0.25	\$0.40	\$0.50	\$0.70	\$1.30	\$2.20	\$3.40	\$4.50	\$6.75	\$14.00	\$14.00	\$14.00
\$10,000	\$0.50	\$0.50	\$0.80	\$1.00	\$1.40	\$2.60	\$4.40	\$6.80	\$9.00	\$13.50	\$28.00	\$28.00	\$28.00
\$15,000	\$0.75	\$0.75	\$1.20	\$1.50	\$2.10	\$3.90	\$6.60	\$10.20	\$13.50	\$20.25	\$42.00	\$42.00	\$42.00
\$20,000	\$1.00	\$1.00	\$1.60	\$2.00	\$2.80	\$5.20	\$8.80	\$13.60	\$18.00	\$27.00	\$56.00	\$56.00	\$56.00
\$25,000	\$1.25	\$1.25	\$2.00	\$2.50	\$3.50	\$6.50	\$11.00	\$17.00	\$22.50	\$33.75	\$70.00	\$70.00	\$70.00
\$30,000	\$1.50	\$1.50	\$2.40	\$3.00	\$4.20	\$7.80	\$13.20	\$20.40	\$27.00	\$40.50	\$84.00	\$84.00	\$84.00
\$35,000	\$1.75	\$1.75	\$2.80	\$3.50	\$4.90	\$9.10	\$15.40	\$23.80	\$31.50	\$47.25	\$98.00	\$98.00	\$98.00
\$40,000	\$2.00	\$2.00	\$3.20	\$4.00	\$5.60	\$10.40	\$17.60	\$27.20	\$36.00	\$54.00	\$112.00	\$112.00	\$112.00
\$45,000	\$2.25	\$2.25	\$3.60	\$4.50	\$6.30	\$11.70	\$19.80	\$30.60	\$40.50	\$60.75	\$126.00	\$126.00	\$126.00
\$50,000	\$2.50	\$2.50	\$4.00	\$5.00	\$7.00	\$13.00	\$22.00	\$34.00	\$45.00	\$67.50	\$140.00	\$140.00	\$140.00
\$55,000	\$2.75	\$2.75	\$4.40	\$5.50	\$7.70	\$14.30	\$24.20	\$37.40	\$49.50	\$74.25	\$154.00	\$154.00	\$154.00
\$60,000	\$3.00	\$3.00	\$4.80	\$6.00	\$8.40	\$15.60	\$26.40	\$40.80	\$54.00	\$81.00	\$168.00	\$168.00	\$168.00
\$65,000	\$3.25	\$3.25	\$5.20	\$6.50	\$9.10	\$16.90	\$28.60	\$44.20	\$58.50	\$87.75	\$182.00	\$182.00	\$182.00
\$70,000	\$3.50	\$3.50	\$5.60	\$7.00	\$9.80	\$18.20	\$30.80	\$47.60	\$63.00	\$94.50	\$196.00	\$196.00	\$196.00
\$75,000	\$3.75	\$3.75	\$6.00	\$7.50	\$10.50	\$19.50	\$33.00	\$51.00	\$67.50	\$101.25	\$210.00	\$210.00	\$210.00
\$80,000	\$4.00	\$4.00	\$6.40	\$8.00	\$11.20	\$20.80	\$35.20	\$54.40	\$72.00	\$108.00	\$224.00	\$224.00	\$224.00
\$85,000	\$4.25	\$4.25	\$6.80	\$8.50	\$11.90	\$22.10	\$37.40	\$57.80	\$76.50	\$114.75	\$238.00	\$238.00	\$238.00
\$90,000	\$4.50	\$4.50	\$7.20	\$9.00	\$12.60	\$23.40	\$39.60	\$61.20	\$81.00	\$121.50	\$252.00	\$252.00	\$252.00
\$95,000	\$4.75	\$4.75	\$7.60	\$9.50	\$13.30	\$24.70	\$41.80	\$64.60	\$85.50	\$128.25	\$266.00	\$266.00	\$266.00
\$100,000	\$5.00	\$5.00	\$8.00	\$10.00	\$14.00	\$26.00	\$44.00	\$68.00	\$90.00	\$135.00	\$280.00	\$280.00	\$280.00

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	\$1.60

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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