

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	\$0.54	\$0.54	\$0.73	\$0.82	\$1.10	\$1.57	\$2.31	\$4.17	\$6.31	\$11.24	\$17.84	\$17.84
\$20,000	\$1.08	\$1.08	\$1.46	\$1.64	\$2.20	\$3.14	\$4.62	\$8.34	\$12.62	\$22.48	\$35.68	\$35.68
\$30,000	\$1.62	\$1.62	\$2.19	\$2.46	\$3.30	\$4.71	\$6.93	\$12.51	\$18.93	\$33.72	\$53.52	\$53.52
\$40,000	\$2.16	\$2.16	\$2.92	\$3.28	\$4.40	\$6.28	\$9.24	\$16.68	\$25.24	\$44.96	\$71.36	\$71.36
\$50,000	\$2.70	\$2.70	\$3.65	\$4.10	\$5.50	\$7.85	\$11.55	\$20.85	\$31.55	\$56.20	\$89.20	\$89.20
\$60,000	\$3.24	\$3.24	\$4.38	\$4.92	\$6.60	\$9.42	\$13.86	\$25.02	\$37.86	\$67.44	\$107.04	\$107.04
\$70,000	\$3.78	\$3.78	\$5.11	\$5.74	\$7.70	\$10.99	\$16.17	\$29.19	\$44.17	\$78.68	\$124.88	\$124.88
\$80,000	\$4.32	\$4.32	\$5.84	\$6.56	\$8.80	\$12.56	\$18.48	\$33.36	\$50.48	\$89.92	\$142.72	\$142.72
\$90,000	\$4.86	\$4.86	\$6.57	\$7.38	\$9.90	\$14.13	\$20.79	\$37.53	\$56.79	\$101.16	\$160.56	\$160.56
\$100,000	\$5.40	\$5.40	\$7.30	\$8.20	\$11.00	\$15.70	\$23.10	\$41.70	\$63.10	\$112.40	\$178.40	\$178.40
\$110,000	\$5.94	\$5.94	\$8.03	\$9.02	\$12.10	\$17.27	\$25.41	\$45.87	\$69.41	\$123.64	\$196.24	\$196.24
\$120,000	\$6.48	\$6.48	\$8.76	\$9.84	\$13.20	\$18.84	\$27.72	\$50.04	\$75.72	\$134.88	\$214.08	\$214.08
\$130,000	\$7.02	\$7.02	\$9.49	\$10.66	\$14.30	\$20.41	\$30.03	\$54.21	\$82.03	\$146.12	\$231.92	\$231.92
\$140,000	\$7.56	\$7.56	\$10.22	\$11.48	\$15.40	\$21.98	\$32.34	\$58.38	\$88.34	\$157.36	\$249.76	\$249.76
\$150,000	\$8.10	\$8.10	\$10.95	\$12.30	\$16.50	\$23.55	\$34.65	\$62.55	\$94.65	\$168.60	\$267.60	\$267.60
\$160,000	\$8.64	\$8.64	\$11.68	\$13.12	\$17.60	\$25.12	\$36.96	\$66.72	\$100.96	\$179.84	\$285.44	\$285.44
\$170,000	\$9.18	\$9.18	\$12.41	\$13.94	\$18.70	\$26.69	\$39.27	\$70.89	\$107.27	\$191.08	\$303.28	\$303.28
\$180,000	\$9.72	\$9.72	\$13.14	\$14.76	\$19.80	\$28.26	\$41.58	\$75.06	\$113.58	\$202.32	\$321.12	\$321.12
\$190,000	\$10.26	\$10.26	\$13.87	\$15.58	\$20.90	\$29.83	\$43.89	\$79.23	\$119.89	\$213.56	\$338.96	\$338.96
\$200,000	\$10.80	\$10.80	\$14.60	\$16.40	\$22.00	\$31.40	\$46.20	\$83.40	\$126.20	\$224.80	\$356.80	\$356.80
\$210,000	\$11.34	\$11.34	\$15.33	\$17.22	\$23.10	\$32.97	\$48.51	\$87.57	\$132.51	\$236.04	\$374.64	\$374.64
\$220,000	\$11.88	\$11.88	\$16.06	\$18.04	\$24.20	\$34.54	\$50.82	\$91.74	\$138.82	\$247.28	\$392.48	\$392.48
\$230,000	\$12.42	\$12.42	\$16.79	\$18.86	\$25.30	\$36.11	\$53.13	\$95.91	\$145.13	\$258.52	\$410.32	\$410.32
\$240,000	\$12.96	\$12.96	\$17.52	\$19.68	\$26.40	\$37.68	\$55.44	\$100.08	\$151.44	\$269.76	\$428.16	\$428.16
\$250,000	\$13.50	\$13.50	\$18.25	\$20.50	\$27.50	\$39.25	\$57.75	\$104.25	\$157.75	\$281.00	\$446.00	\$446.00
\$260,000	\$14.04	\$14.04	\$18.98	\$21.32	\$28.60	\$40.82	\$60.06	\$108.42	\$164.06	\$292.24	\$463.84	\$463.84
\$270,000	\$14.58	\$14.58	\$19.71	\$22.14	\$29.70	\$42.39	\$62.37	\$112.59	\$170.37	\$303.48	\$481.68	\$481.68
\$280,000	\$15.12	\$15.12	\$20.44	\$22.96	\$30.80	\$43.96	\$64.68	\$116.76	\$176.68	\$314.72	\$499.52	\$499.52
\$290,000	\$15.66	\$15.66	\$21.17	\$23.78	\$31.90	\$45.53	\$66.99	\$120.93	\$182.99	\$325.96	\$517.36	\$517.36
\$300,000	\$16.20	\$16.20	\$21.90	\$24.60	\$33.00	\$47.10	\$69.30	\$125.10	\$189.30	\$337.20	\$535.20	\$535.20
\$310,000	\$16.74	\$16.74	\$22.63	\$25.42	\$34.10	\$48.67	\$71.61	\$129.27	\$195.61	\$348.44	\$553.04	\$553.04
\$320,000	\$17.28	\$17.28	\$23.36	\$26.24	\$35.20	\$50.24	\$73.92	\$133.44	\$201.92	\$359.68	\$570.88	\$570.88
\$330,000	\$17.82	\$17.82	\$24.09	\$27.06	\$36.30	\$51.81	\$76.23	\$137.61	\$208.23	\$370.92	\$588.72	\$588.72
\$340,000	\$18.36	\$18.36	\$24.82	\$27.88	\$37.40	\$53.38	\$78.54	\$141.78	\$214.54	\$382.16	\$606.56	\$606.56
\$350,000	\$18.90	\$18.90	\$25.55	\$28.70	\$38.50	\$54.95	\$80.85	\$145.95	\$220.85	\$393.40	\$624.40	\$624.40
\$360,000	\$19.44	\$19.44	\$26.28	\$29.52	\$39.60	\$56.52	\$83.16	\$150.12	\$227.16	\$404.64	\$642.24	\$642.24
\$370,000	\$19.98	\$19.98	\$27.01	\$30.34	\$40.70	\$58.09	\$85.47	\$154.29	\$233.47	\$415.88	\$660.08	\$660.08
\$380,000	\$20.52	\$20.52	\$27.74	\$31.16	\$41.80	\$59.66	\$87.78	\$158.46	\$239.78	\$427.12	\$677.92	\$677.92
\$390,000	\$21.06	\$21.06	\$28.47	\$31.98	\$42.90	\$61.23	\$90.09	\$162.63	\$246.09	\$438.36	\$695.76	\$695.76
\$400,000	\$21.60	\$21.60	\$29.20	\$32.80	\$44.00	\$62.80	\$92.40	\$166.80	\$252.40	\$449.60	\$713.60	\$713.60
\$410,000	\$22.14	\$22.14	\$29.93	\$33.62	\$45.10	\$64.37	\$94.71	\$170.97	\$258.71	\$460.84	\$731.44	\$731.44
\$420,000	\$22.68	\$22.68	\$30.66	\$34.44	\$46.20	\$65.94	\$97.02	\$175.14	\$265.02	\$472.08	\$749.28	\$749.28
\$430,000	\$23.22	\$23.22	\$31.39	\$35.26	\$47.30	\$67.51	\$99.33	\$179.31	\$271.33	\$483.32	\$767.12	\$767.12
\$440,000	\$23.76	\$23.76	\$32.12	\$36.08	\$48.40	\$69.08	\$101.64	\$183.48	\$277.64	\$494.56	\$784.96	\$784.96

\$450,000	\$24.30	\$24.30	\$32.85	\$36.90	\$49.50	\$70.65	\$103.95	\$187.65	\$283.95	\$505.80	\$802.80	\$802.80
\$460,000	\$24.84	\$24.84	\$33.58	\$37.72	\$50.60	\$72.22	\$106.26	\$191.82	\$290.26	\$517.04	\$820.64	\$820.64
\$470,000	\$25.38	\$25.38	\$34.31	\$38.54	\$51.70	\$73.79	\$108.57	\$195.99	\$296.57	\$528.28	\$838.48	\$838.48
\$480,000	\$25.92	\$25.92	\$35.04	\$39.36	\$52.80	\$75.36	\$110.88	\$200.16	\$302.88	\$539.52	\$856.32	\$856.32
\$490,000	\$26.46	\$26.46	\$35.77	\$40.18	\$53.90	\$76.93	\$113.19	\$204.33	\$309.19	\$550.76	\$874.16	\$874.16
\$500,000	\$27.00	\$27.00	\$36.50	\$41.00	\$55.00	\$78.50	\$115.50	\$208.50	\$315.50	\$562.00	\$892.00	\$892.00

SPOUSE/PARTNER VOLUNTARY TERM LIFE 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	\$0.27	\$0.27	\$0.37	\$0.41	\$0.55	\$0.79	\$1.16	\$2.09	\$3.16	\$5.62	\$8.92	\$8.92
\$10,000	\$0.54	\$0.54	\$0.73	\$0.82	\$1.10	\$1.57	\$2.31	\$4.17	\$6.31	\$11.24	\$17.84	\$17.84
\$15,000	\$0.81	\$0.81	\$1.10	\$1.23	\$1.65	\$2.36	\$3.47	\$6.26	\$9.47	\$16.86	\$26.76	\$26.76
\$20,000	\$1.08	\$1.08	\$1.46	\$1.64	\$2.20	\$3.14	\$4.62	\$8.34	\$12.62	\$22.48	\$35.68	\$35.68
\$25,000	\$1.35	\$1.35	\$1.83	\$2.05	\$2.75	\$3.93	\$5.78	\$10.43	\$15.78	\$28.10	\$44.60	\$44.60
\$30,000	\$1.62	\$1.62	\$2.19	\$2.46	\$3.30	\$4.71	\$6.93	\$12.51	\$18.93	\$33.72	\$53.52	\$53.52
\$35,000	\$1.89	\$1.89	\$2.56	\$2.87	\$3.85	\$5.50	\$8.09	\$14.60	\$22.09	\$39.34	\$62.44	\$62.44
\$40,000	\$2.16	\$2.16	\$2.92	\$3.28	\$4.40	\$6.28	\$9.24	\$16.68	\$25.24	\$44.96	\$71.36	\$71.36
\$45,000	\$2.43	\$2.43	\$3.29	\$3.69	\$4.95	\$7.07	\$10.40	\$18.77	\$28.40	\$50.58	\$80.28	\$80.28
\$50,000	\$2.70	\$2.70	\$3.65	\$4.10	\$5.50	\$7.85	\$11.55	\$20.85	\$31.55	\$56.20	\$89.20	\$89.20
\$55,000	\$2.97	\$2.97	\$4.02	\$4.51	\$6.05	\$8.64	\$12.71	\$22.94	\$34.71	\$61.82	\$98.12	\$98.12
\$60,000	\$3.24	\$3.24	\$4.38	\$4.92	\$6.60	\$9.42	\$13.86	\$25.02	\$37.86	\$67.44	\$107.04	\$107.04
\$65,000	\$3.51	\$3.51	\$4.75	\$5.33	\$7.15	\$10.21	\$15.02	\$27.11	\$41.02	\$73.06	\$115.96	\$115.96
\$70,000	\$3.78	\$3.78	\$5.11	\$5.74	\$7.70	\$10.99	\$16.17	\$29.19	\$44.17	\$78.68	\$124.88	\$124.88
\$75,000	\$4.05	\$4.05	\$5.48	\$6.15	\$8.25	\$11.78	\$17.33	\$31.28	\$47.33	\$84.30	\$133.80	\$133.80
\$80,000	\$4.32	\$4.32	\$5.84	\$6.56	\$8.80	\$12.56	\$18.48	\$33.36	\$50.48	\$89.92	\$142.72	\$142.72
\$85,000	\$4.59	\$4.59	\$6.21	\$6.97	\$9.35	\$13.35	\$19.64	\$35.45	\$53.64	\$95.54	\$151.64	\$151.64
\$90,000	\$4.86	\$4.86	\$6.57	\$7.38	\$9.90	\$14.13	\$20.79	\$37.53	\$56.79	\$101.16	\$160.56	\$160.56
\$95,000	\$5.13	\$5.13	\$6.94	\$7.79	\$10.45	\$14.92	\$21.95	\$39.62	\$59.95	\$106.78	\$169.48	\$169.48
\$100,000	\$5.40	\$5.40	\$7.30	\$8.20	\$11.00	\$15.70	\$23.10	\$41.70	\$63.10	\$112.40	\$178.40	\$178.40
\$105,000	\$5.67	\$5.67	\$7.67	\$8.61	\$11.55	\$16.49	\$24.26	\$43.79	\$66.26	\$118.02	\$187.32	\$187.32
\$110,000	\$5.94	\$5.94	\$8.03	\$9.02	\$12.10	\$17.27	\$25.41	\$45.87	\$69.41	\$123.64	\$196.24	\$196.24
\$115,000	\$6.21	\$6.21	\$8.40	\$9.43	\$12.65	\$18.06	\$26.57	\$47.96	\$72.57	\$129.26	\$205.16	\$205.16
\$120,000	\$6.48	\$6.48	\$8.76	\$9.84	\$13.20	\$18.84	\$27.72	\$50.04	\$75.72	\$134.88	\$214.08	\$214.08
\$125,000	\$6.75	\$6.75	\$9.13	\$10.25	\$13.75	\$19.63	\$28.88	\$52.13	\$78.88	\$140.50	\$223.00	\$223.00
\$130,000	\$7.02	\$7.02	\$9.49	\$10.66	\$14.30	\$20.41	\$30.03	\$54.21	\$82.03	\$146.12	\$231.92	\$231.92
\$135,000	\$7.29	\$7.29	\$9.86	\$11.07	\$14.85	\$21.20	\$31.19	\$56.30	\$85.19	\$151.74	\$240.84	\$240.84
\$140,000	\$7.56	\$7.56	\$10.22	\$11.48	\$15.40	\$21.98	\$32.34	\$58.38	\$88.34	\$157.36	\$249.76	\$249.76
\$145,000	\$7.83	\$7.83	\$10.59	\$11.89	\$15.95	\$22.77	\$33.50	\$60.47	\$91.50	\$162.98	\$258.68	\$258.68
\$150,000	\$8.10	\$8.10	\$10.95	\$12.30	\$16.50	\$23.55	\$34.65	\$62.55	\$94.65	\$168.60	\$267.60	\$267.60
\$155,000	\$8.37	\$8.37	\$11.32	\$12.71	\$17.05	\$24.34	\$35.81	\$64.64	\$97.81	\$174.22	\$276.52	\$276.52
\$160,000	\$8.64	\$8.64	\$11.68	\$13.12	\$17.60	\$25.12	\$36.96	\$66.72	\$100.96	\$179.84	\$285.44	\$285.44
\$165,000	\$8.91	\$8.91	\$12.05	\$13.53	\$18.15	\$25.91	\$38.12	\$68.81	\$104.12	\$185.46	\$294.36	\$294.36
\$170,000	\$9.18	\$9.18	\$12.41	\$13.94	\$18.70	\$26.69	\$39.27	\$70.89	\$107.27	\$191.08	\$303.28	\$303.28
\$175,000	\$9.45	\$9.45	\$12.78	\$14.35	\$19.25	\$27.48	\$40.43	\$72.98	\$110.43	\$196.70	\$312.20	\$312.20
\$180,000	\$9.72	\$9.72	\$13.14	\$14.76	\$19.80	\$28.26	\$41.58	\$75.06	\$113.58	\$202.32	\$321.12	\$321.12
\$185,000	\$9.99	\$9.99	\$13.51	\$15.17	\$20.35	\$29.05	\$42.74	\$77.15	\$116.74	\$207.94	\$330.04	\$330.04
\$190,000	\$10.26	\$10.26	\$13.87	\$15.58	\$20.90	\$29.83	\$43.89	\$79.23	\$119.89	\$213.56	\$338.96	\$338.96
\$195,000	\$10.53	\$10.53	\$14.24	\$15.99	\$21.45	\$30.62	\$45.05	\$81.32	\$123.05	\$219.18	\$347.88	\$347.88
\$200,000	\$10.80	\$10.80	\$14.60	\$16.40	\$22.00	\$31.40	\$46.20	\$83.40	\$126.20	\$224.80	\$356.80	\$356.80
\$205,000	\$11.07	\$11.07	\$14.97	\$16.81	\$22.55	\$32.19	\$47.36	\$85.49	\$129.36	\$230.42	\$365.72	\$365.72
\$210,000	\$11.34	\$11.34	\$15.33	\$17.22	\$23.10	\$32.97	\$48.51	\$87.57	\$132.51	\$236.04	\$374.64	\$374.64
\$215,000	\$11.61	\$11.61	\$15.70	\$17.63	\$23.65	\$33.76	\$49.67	\$89.66	\$135.67	\$241.66	\$383.56	\$383.56
\$220,000	\$11.88	\$11.88	\$16.06	\$18.04	\$24.20	\$34.54	\$50.82	\$91.74	\$138.82	\$247.28	\$392.48	\$392.48
\$225,000	\$12.15	\$12.15	\$16.43	\$18.45	\$24.75	\$35.33	\$51.98	\$93.83	\$141.98	\$252.90	\$401.40	\$401.40
\$230,000	\$12.42	\$12.42	\$16.79	\$18.86	\$25.30	\$36.11	\$53.13	\$95.91	\$145.13	\$258.52	\$410.32	\$410.32
\$235,000	\$12.69	\$12.69	\$17.16	\$19.27	\$25.85	\$36.90	\$54.29	\$98.00	\$148.29	\$264.14	\$419.24	\$419.24
\$240,000	\$12.96	\$12.96	\$17.52	\$19.68	\$26.40	\$37.68	\$55.44	\$100.08	\$151.44	\$269.76	\$428.16	\$428.16

\$245,000	\$13.23	\$13.23	\$17.89	\$20.09	\$26.95	\$38.47	\$56.60	\$102.17	\$154.60	\$275.38	\$437.08	\$437.08
\$250,000	\$13.50	\$13.50	\$18.25	\$20.50	\$27.50	\$39.25	\$57.75	\$104.25	\$157.75	\$281.00	\$446.00	\$446.00
\$255,000	\$13.77	\$13.77	\$18.62	\$20.91	\$28.05	\$40.04	\$58.91	\$106.34	\$160.91	\$286.62	\$454.92	\$454.92
\$260,000	\$14.04	\$14.04	\$18.98	\$21.32	\$28.60	\$40.82	\$60.06	\$108.42	\$164.06	\$292.24	\$463.84	\$463.84
\$265,000	\$14.31	\$14.31	\$19.35	\$21.73	\$29.15	\$41.61	\$61.22	\$110.51	\$167.22	\$297.86	\$472.76	\$472.76
\$270,000	\$14.58	\$14.58	\$19.71	\$22.14	\$29.70	\$42.39	\$62.37	\$112.59	\$170.37	\$303.48	\$481.68	\$481.68
\$275,000	\$14.85	\$14.85	\$20.08	\$22.55	\$30.25	\$43.18	\$63.53	\$114.68	\$173.53	\$309.10	\$490.60	\$490.60
\$280,000	\$15.12	\$15.12	\$20.44	\$22.96	\$30.80	\$43.96	\$64.68	\$116.76	\$176.68	\$314.72	\$499.52	\$499.52
\$285,000	\$15.39	\$15.39	\$20.81	\$23.37	\$31.35	\$44.75	\$65.84	\$118.85	\$179.84	\$320.34	\$508.44	\$508.44
\$290,000	\$15.66	\$15.66	\$21.17	\$23.78	\$31.90	\$45.53	\$66.99	\$120.93	\$182.99	\$325.96	\$517.36	\$517.36
\$295,000	\$15.93	\$15.93	\$21.54	\$24.19	\$32.45	\$46.32	\$68.15	\$123.02	\$186.15	\$331.58	\$526.28	\$526.28
\$300,000	\$16.20	\$16.20	\$21.90	\$24.60	\$33.00	\$47.10	\$69.30	\$125.10	\$189.30	\$337.20	\$535.20	\$535.20

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	Benefit Amount	Cost For All Children
\$5,000	\$0.89	\$10,000	\$1.77

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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