

Rate Sheet

Employee - Coverage and **monthly** cost for Employee Voluntary Life.

Rates are effective as of September 01, 2018.

The chart below shows possible coverage amounts and corresponding costs per month.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Coverage Amounts	Age and Cost										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.68	0.81	1.09	1.23	1.36	2.04	3.13	5.86	8.98	17.28	28.03
\$20,000	1.36	1.62	2.18	2.46	2.72	4.08	6.26	11.72	17.96	34.56	56.06
\$30,000	2.04	2.43	3.27	3.69	4.08	6.12	9.39	17.58	26.94	51.84	84.09
\$40,000	2.72	3.24	4.36	4.92	5.44	8.16	12.52	23.44	35.92	69.12	112.12
\$50,000	3.40	4.05	5.45	6.15	6.80	10.20	15.65	29.30	44.90	86.40	140.15
\$60,000	4.08	4.86	6.54	7.38	8.16	12.24	18.78	35.16	53.88	103.68	168.18
\$70,000	4.76	5.67	7.63	8.61	9.52	14.28	21.91	41.02	62.86	120.96	196.21
\$80,000	5.44	6.48	8.72	9.84	10.88	16.32	25.04	46.88	71.84	138.24	224.24
\$90,000	6.12	7.29	9.81	11.07	12.24	18.36	28.17	52.74	80.82	155.52	252.27
\$100,000	6.80	8.10	10.90	12.30	13.60	20.40	31.30	58.60	89.80	172.80	280.30
\$110,000	7.48	8.91	11.99	13.53	14.96	22.44	34.43	64.46	98.78	190.08	308.33
\$120,000	8.16	9.72	13.08	14.76	16.32	24.48	37.56	70.32	107.76	207.36	336.36
\$130,000	8.84	10.53	14.17	15.99	17.68	26.52	40.69	76.18	116.74	224.64	364.39
\$140,000	9.52	11.34	15.26	17.22	19.04	28.56	43.82	82.04	125.72	241.92	392.42
\$150,000	10.20	12.15	16.35	18.45	20.40	30.60	46.95	87.90	134.70	259.20	420.45
\$160,000	10.88	12.96	17.44	19.68	21.76	32.64	50.08	93.76	143.68	276.48	448.48
\$170,000	11.56	13.77	18.53	20.91	23.12	34.68	53.21	99.62	152.66	293.76	476.51
\$180,000	12.24	14.58	19.62	22.14	24.48	36.72	56.34	105.48	161.64	311.04	504.54
\$190,000	12.92	15.39	20.71	23.37	25.84	38.76	59.47	111.34	170.62	328.32	532.57
\$200,000	13.60	16.20	21.80	24.60	27.20	40.80	62.60	117.20	179.60	345.60	560.60
\$210,000	14.28	17.01	22.89	25.83	28.56	42.84	65.73	123.06	188.58	362.88	588.63
\$220,000	14.96	17.82	23.98	27.06	29.92	44.88	68.86	128.92	197.56	380.16	616.66
\$230,000	15.64	18.63	25.07	28.29	31.28	46.92	71.99	134.78	206.54	397.44	644.69
\$240,000	16.32	19.44	26.16	29.52	32.64	48.96	75.12	140.64	215.52	414.72	672.72
\$250,000	17.00	20.25	27.25	30.75	34.00	51.00	78.25	146.50	224.50	432.00	700.75
\$260,000	17.68	21.06	28.34	31.98	35.36	53.04	81.38	152.36	233.48	449.28	728.78
\$270,000	18.36	21.87	29.43	33.21	36.72	55.08	84.51	158.22	242.46	466.56	756.81
\$280,000	19.04	22.68	30.52	34.44	38.08	57.12	87.64	164.08	251.44	483.84	784.84
\$290,000	19.72	23.49	31.61	35.67	39.44	59.16	90.77	169.94	260.42	501.12	812.87
\$300,000	20.40	24.30	32.70	36.90	40.80	61.20	93.90	175.80	269.40	518.40	840.90
\$310,000	21.08	25.11	33.79	38.13	42.16	63.24	97.03	181.66	278.38	535.68	868.93
\$320,000	21.76	25.92	34.88	39.36	43.52	65.28	100.16	187.52	287.36	552.96	896.96
\$330,000	22.44	26.73	35.97	40.59	44.88	67.32	103.29	193.38	296.34	570.24	924.99
\$340,000	23.12	27.54	37.06	41.82	46.24	69.36	106.42	199.24	305.32	587.52	953.02
\$350,000	23.80	28.35	38.15	43.05	47.60	71.40	109.55	205.10	314.30	604.80	981.05
\$360,000	24.48	29.16	39.24	44.28	48.96	73.44	112.68	210.96	323.28	622.08	1009.08
\$370,000	25.16	29.97	40.33	45.51	50.32	75.48	115.81	216.82	332.26	639.36	1037.11
\$380,000	25.84	30.78	41.42	46.74	51.68	77.52	118.94	222.68	341.24	656.64	1065.14
\$390,000	26.52	31.59	42.51	47.97	53.04	79.56	122.07	228.54	350.22	673.92	1093.17
\$400,000	27.20	32.40	43.60	49.20	54.40	81.60	125.20	234.40	359.20	691.20	1121.20
\$410,000	27.88	33.21	44.69	50.43	55.76	83.64	128.33	240.26	368.18	708.48	1149.23
\$420,000	28.56	34.02	45.78	51.66	57.12	85.68	131.46	246.12	377.16	725.76	1177.26
\$430,000	29.24	34.83	46.87	52.89	58.48	87.72	134.59	251.98	386.14	743.04	1205.29
\$440,000	29.92	35.64	47.96	54.12	59.84	89.76	137.72	257.84	395.12	760.32	1233.32
\$450,000	30.60	36.45	49.05	55.35	61.20	91.80	140.85	263.70	404.10	777.60	1261.35
\$460,000	31.28	37.26	50.14	56.58	62.56	93.84	143.98	269.56	413.08	794.88	1289.38
\$470,000	31.96	38.07	51.23	57.81	63.92	95.88	147.11	275.42	422.06	812.16	1317.41
\$480,000	32.64	38.88	52.32	59.04	65.28	97.92	150.24	281.28	431.04	829.44	1345.44
\$490,000	33.32	39.69	53.41	60.27	66.64	99.96	153.37	287.14	440.02	846.72	1373.47
\$500,000	34.00	40.50	54.50	61.50	68.00	102.00	156.50	293.00	449.00	864.00	1401.50

Notes

Rate Sheet

Spouse - Coverage and **monthly** cost for Spouse Voluntary Life.

Rates are effective as of September 01, 2018.

The chart below shows possible coverage amounts and corresponding costs per month.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Age and Cost										
Coverage Amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	0.41	0.49	0.65	0.73	0.81	1.22	1.86	3.48	5.34	10.27
\$10,000	0.81	0.97	1.29	1.46	1.62	2.43	3.72	6.95	10.67	20.54
\$15,000	1.22	1.46	1.94	2.19	2.43	3.65	5.58	10.43	16.01	30.81
\$20,000	1.62	1.94	2.58	2.92	3.24	4.86	7.44	13.90	21.34	41.08
\$25,000	2.03	2.43	3.23	3.65	4.05	6.08	9.30	17.38	26.68	51.35
\$30,000	2.43	2.91	3.87	4.38	4.86	7.29	11.16	20.85	32.01	61.62
\$35,000	2.84	3.40	4.52	5.11	5.67	8.51	13.02	24.33	37.35	71.89
\$40,000	3.24	3.88	5.16	5.84	6.48	9.72	14.88	27.80	42.68	82.16
\$45,000	3.65	4.37	5.81	6.57	7.29	10.94	16.74	31.28	48.02	92.43
\$50,000	4.05	4.85	6.45	7.30	8.10	12.15	18.60	34.75	53.35	102.70
\$55,000	4.46	5.34	7.10	8.03	8.91	13.37	20.46	38.23	58.69	112.97
\$60,000	4.86	5.82	7.74	8.76	9.72	14.58	22.32	41.70	64.02	123.24
\$65,000	5.27	6.31	8.39	9.49	10.53	15.80	24.18	45.18	69.36	133.51
\$70,000	5.67	6.79	9.03	10.22	11.34	17.01	26.04	48.65	74.69	143.78
\$75,000	6.08	7.28	9.68	10.95	12.15	18.23	27.90	52.13	80.03	154.05
\$80,000	6.48	7.76	10.32	11.68	12.96	19.44	29.76	55.60	85.36	164.32
\$85,000	6.89	8.25	10.97	12.41	13.77	20.66	31.62	59.08	90.70	174.59
\$90,000	7.29	8.73	11.61	13.14	14.58	21.87	33.48	62.55	96.03	184.86
\$95,000	7.70	9.22	12.26	13.87	15.39	23.09	35.34	66.03	101.37	195.13
\$100,000	8.10	9.70	12.90	14.60	16.20	24.30	37.20	69.50	106.70	205.40
\$105,000	8.51	10.19	13.55	15.33	17.01	25.52	39.06	72.98	112.04	215.67
\$110,000	8.91	10.67	14.19	16.06	17.82	26.73	40.92	76.45	117.37	225.94
\$115,000	9.32	11.16	14.84	16.79	18.63	27.95	42.78	79.93	122.71	236.21
\$120,000	9.72	11.64	15.48	17.52	19.44	29.16	44.64	83.40	128.04	246.48
\$125,000	10.13	12.13	16.13	18.25	20.25	30.38	46.50	86.88	133.38	256.75
\$130,000	10.53	12.61	16.77	18.98	21.06	31.59	48.36	90.35	138.71	267.02
\$135,000	10.94	13.10	17.42	19.71	21.87	32.81	50.22	93.83	144.05	277.29
\$140,000	11.34	13.58	18.06	20.44	22.68	34.02	52.08	97.30	149.38	287.56
\$145,000	11.75	14.07	18.71	21.17	23.49	35.24	53.94	100.78	154.72	297.83
\$150,000	12.15	14.55	19.35	21.90	24.30	36.45	55.80	104.25	160.05	308.10

Notes

Rate Sheet

Child - Coverage and **monthly** cost for Child Voluntary Life.

Rates are effective as of September 01, 2018.

The chart below shows possible coverage amounts and corresponding costs per month.

Coverage Amounts	Cost per Month
\$1,000	0.23
\$2,000	0.46
\$3,000	0.70
\$4,000	0.93
\$5,000	1.16
\$6,000	1.39
\$7,000	1.62
\$8,000	1.86
\$9,000	2.09
\$10,000	2.32

Notes