

# 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.

<b>VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b>												
<b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>												
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	\$0.80	\$1.00	\$1.10	\$1.30	\$1.80	\$2.90	\$4.70	\$6.80	\$12.90	\$21.00	\$21.00
\$20,000	\$1.60	\$1.60	\$2.00	\$2.20	\$2.60	\$3.60	\$5.80	\$9.40	\$13.60	\$25.80	\$42.00	\$42.00
\$30,000	\$2.40	\$2.40	\$3.00	\$3.30	\$3.90	\$5.40	\$8.70	\$14.10	\$20.40	\$38.70	\$63.00	\$63.00
\$40,000	\$3.20	\$3.20	\$4.00	\$4.40	\$5.20	\$7.20	\$11.60	\$18.80	\$27.20	\$51.60	\$84.00	\$84.00
\$50,000	\$4.00	\$4.00	\$5.00	\$5.50	\$6.50	\$9.00	\$14.50	\$23.50	\$34.00	\$64.50	\$105.00	\$105.00
\$60,000	\$4.80	\$4.80	\$6.00	\$6.60	\$7.80	\$10.80	\$17.40	\$28.20	\$40.80	\$77.40	\$126.00	\$126.00
\$70,000	\$5.60	\$5.60	\$7.00	\$7.70	\$9.10	\$12.60	\$20.30	\$32.90	\$47.60	\$90.30	\$147.00	\$147.00
\$80,000	\$6.40	\$6.40	\$8.00	\$8.80	\$10.40	\$14.40	\$23.20	\$37.60	\$54.40	\$103.20	\$168.00	\$168.00
\$90,000	\$7.20	\$7.20	\$9.00	\$9.90	\$11.70	\$16.20	\$26.10	\$42.30	\$61.20	\$116.10	\$189.00	\$189.00
\$100,000	\$8.00	\$8.00	\$10.00	\$11.00	\$13.00	\$18.00	\$29.00	\$47.00	\$68.00	\$129.00	\$210.00	\$210.00
\$110,000	\$8.80	\$8.80	\$11.00	\$12.10	\$14.30	\$19.80	\$31.90	\$51.70	\$74.80	\$141.90	\$231.00	\$231.00
\$120,000	\$9.60	\$9.60	\$12.00	\$13.20	\$15.60	\$21.60	\$34.80	\$56.40	\$81.60	\$154.80	\$252.00	\$252.00
\$130,000	\$10.40	\$10.40	\$13.00	\$14.30	\$16.90	\$23.40	\$37.70	\$61.10	\$88.40	\$167.70	\$273.00	\$273.00
\$140,000	\$11.20	\$11.20	\$14.00	\$15.40	\$18.20	\$25.20	\$40.60	\$65.80	\$95.20	\$180.60	\$294.00	\$294.00
\$150,000	\$12.00	\$12.00	\$15.00	\$16.50	\$19.50	\$27.00	\$43.50	\$70.50	\$102.00	\$193.50	\$315.00	\$315.00
\$160,000	\$12.80	\$12.80	\$16.00	\$17.60	\$20.80	\$28.80	\$46.40	\$75.20	\$108.80	\$206.40	\$336.00	\$336.00
\$170,000	\$13.60	\$13.60	\$17.00	\$18.70	\$22.10	\$30.60	\$49.30	\$79.90	\$115.60	\$219.30	\$357.00	\$357.00
\$180,000	\$14.40	\$14.40	\$18.00	\$19.80	\$23.40	\$32.40	\$52.20	\$84.60	\$122.40	\$232.20	\$378.00	\$378.00
\$190,000	\$15.20	\$15.20	\$19.00	\$20.90	\$24.70	\$34.20	\$55.10	\$89.30	\$129.20	\$245.10	\$399.00	\$399.00
\$200,000	\$16.00	\$16.00	\$20.00	\$22.00	\$26.00	\$36.00	\$58.00	\$94.00	\$136.00	\$258.00	\$420.00	\$420.00
\$210,000	\$16.80	\$16.80	\$21.00	\$23.10	\$27.30	\$37.80	\$60.90	\$98.70	\$142.80	\$270.90	\$441.00	\$441.00
\$220,000	\$17.60	\$17.60	\$22.00	\$24.20	\$28.60	\$39.60	\$63.80	\$103.40	\$149.60	\$283.80	\$462.00	\$462.00
\$230,000	\$18.40	\$18.40	\$23.00	\$25.30	\$29.90	\$41.40	\$66.70	\$108.10	\$156.40	\$296.70	\$483.00	\$483.00
\$240,000	\$19.20	\$19.20	\$24.00	\$26.40	\$31.20	\$43.20	\$69.60	\$112.80	\$163.20	\$309.60	\$504.00	\$504.00
\$250,000	\$20.00	\$20.00	\$25.00	\$27.50	\$32.50	\$45.00	\$72.50	\$117.50	\$170.00	\$322.50	\$525.00	\$525.00
\$260,000	\$20.80	\$20.80	\$26.00	\$28.60	\$33.80	\$46.80	\$75.40	\$122.20	\$176.80	\$335.40	\$546.00	\$546.00
\$270,000	\$21.60	\$21.60	\$27.00	\$29.70	\$35.10	\$48.60	\$78.30	\$126.90	\$183.60	\$348.30	\$567.00	\$567.00
\$280,000	\$22.40	\$22.40	\$28.00	\$30.80	\$36.40	\$50.40	\$81.20	\$131.60	\$190.40	\$361.20	\$588.00	\$588.00
\$290,000	\$23.20	\$23.20	\$29.00	\$31.90	\$37.70	\$52.20	\$84.10	\$136.30	\$197.20	\$374.10	\$609.00	\$609.00
\$300,000	\$24.00	\$24.00	\$30.00	\$33.00	\$39.00	\$54.00	\$87.00	\$141.00	\$204.00	\$387.00	\$630.00	\$630.00
\$310,000	\$24.80	\$24.80	\$31.00	\$34.10	\$40.30	\$55.80	\$89.90	\$145.70	\$210.80	\$399.90	\$651.00	\$651.00
\$320,000	\$25.60	\$25.60	\$32.00	\$35.20	\$41.60	\$57.60	\$92.80	\$150.40	\$217.60	\$412.80	\$672.00	\$672.00
\$330,000	\$26.40	\$26.40	\$33.00	\$36.30	\$42.90	\$59.40	\$95.70	\$155.10	\$224.40	\$425.70	\$693.00	\$693.00
\$340,000	\$27.20	\$27.20	\$34.00	\$37.40	\$44.20	\$61.20	\$98.60	\$159.80	\$231.20	\$438.60	\$714.00	\$714.00
\$350,000	\$28.00	\$28.00	\$35.00	\$38.50	\$45.50	\$63.00	\$101.50	\$164.50	\$238.00	\$451.50	\$735.00	\$735.00
\$360,000	\$28.80	\$28.80	\$36.00	\$39.60	\$46.80	\$64.80	\$104.40	\$169.20	\$244.80	\$464.40	\$756.00	\$756.00
\$370,000	\$29.60	\$29.60	\$37.00	\$40.70	\$48.10	\$66.60	\$107.30	\$173.90	\$251.60	\$477.30	\$777.00	\$777.00
\$380,000	\$30.40	\$30.40	\$38.00	\$41.80	\$49.40	\$68.40	\$110.20	\$178.60	\$258.40	\$490.20	\$798.00	\$798.00
\$390,000	\$31.20	\$31.20	\$39.00	\$42.90	\$50.70	\$70.20	\$113.10	\$183.30	\$265.20	\$503.10	\$819.00	\$819.00
\$400,000	\$32.00	\$32.00	\$40.00	\$44.00	\$52.00	\$72.00	\$116.00	\$188.00	\$272.00	\$516.00	\$840.00	\$840.00
\$410,000	\$32.80	\$32.80	\$41.00	\$45.10	\$53.30	\$73.80	\$118.90	\$192.70	\$278.80	\$528.90	\$861.00	\$861.00
\$420,000	\$33.60	\$33.60	\$42.00	\$46.20	\$54.60	\$75.60	\$121.80	\$197.40	\$285.60	\$541.80	\$882.00	\$882.00
\$430,000	\$34.40	\$34.40	\$43.00	\$47.30	\$55.90	\$77.40	\$124.70	\$202.10	\$292.40	\$554.70	\$903.00	\$903.00
\$440,000	\$35.20	\$35.20	\$44.00	\$48.40	\$57.20	\$79.20	\$127.60	\$206.80	\$299.20	\$567.60	\$924.00	\$924.00

\$450,000	\$36.00	\$36.00	\$45.00	\$49.50	\$58.50	\$81.00	\$130.50	\$211.50	\$306.00	\$580.50	\$945.00	\$945.00
\$460,000	\$36.80	\$36.80	\$46.00	\$50.60	\$59.80	\$82.80	\$133.40	\$216.20	\$312.80	\$593.40	\$966.00	\$966.00
\$470,000	\$37.60	\$37.60	\$47.00	\$51.70	\$61.10	\$84.60	\$136.30	\$220.90	\$319.60	\$606.30	\$987.00	\$987.00
\$480,000	\$38.40	\$38.40	\$48.00	\$52.80	\$62.40	\$86.40	\$139.20	\$225.60	\$326.40	\$619.20	\$1,008.00	\$1,008.00
\$490,000	\$39.20	\$39.20	\$49.00	\$53.90	\$63.70	\$88.20	\$142.10	\$230.30	\$333.20	\$632.10	\$1,029.00	\$1,029.00
\$500,000	\$40.00	\$40.00	\$50.00	\$55.00	\$65.00	\$90.00	\$145.00	\$235.00	\$340.00	\$645.00	\$1,050.00	\$1,050.00

**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	\$0.40	\$0.50	\$0.55	\$0.65	\$0.90	\$1.45	\$2.35	\$3.40	\$6.45	\$10.50	\$10.50
\$10,000	\$0.80	\$0.80	\$1.00	\$1.10	\$1.30	\$1.80	\$2.90	\$4.70	\$6.80	\$12.90	\$21.00	\$21.00
\$15,000	\$1.20	\$1.20	\$1.50	\$1.65	\$1.95	\$2.70	\$4.35	\$7.05	\$10.20	\$19.35	\$31.50	\$31.50
\$20,000	\$1.60	\$1.60	\$2.00	\$2.20	\$2.60	\$3.60	\$5.80	\$9.40	\$13.60	\$25.80	\$42.00	\$42.00
\$25,000	\$2.00	\$2.00	\$2.50	\$2.75	\$3.25	\$4.50	\$7.25	\$11.75	\$17.00	\$32.25	\$52.50	\$52.50
\$30,000	\$2.40	\$2.40	\$3.00	\$3.30	\$3.90	\$5.40	\$8.70	\$14.10	\$20.40	\$38.70	\$63.00	\$63.00
\$35,000	\$2.80	\$2.80	\$3.50	\$3.85	\$4.55	\$6.30	\$10.15	\$16.45	\$23.80	\$45.15	\$73.50	\$73.50
\$40,000	\$3.20	\$3.20	\$4.00	\$4.40	\$5.20	\$7.20	\$11.60	\$18.80	\$27.20	\$51.60	\$84.00	\$84.00
\$45,000	\$3.60	\$3.60	\$4.50	\$4.95	\$5.85	\$8.10	\$13.05	\$21.15	\$30.60	\$58.05	\$94.50	\$94.50
\$50,000	\$4.00	\$4.00	\$5.00	\$5.50	\$6.50	\$9.00	\$14.50	\$23.50	\$34.00	\$64.50	\$105.00	\$105.00
\$55,000	\$4.40	\$4.40	\$5.50	\$6.05	\$7.15	\$9.90	\$15.95	\$25.85	\$37.40	\$70.95	\$115.50	\$115.50
\$60,000	\$4.80	\$4.80	\$6.00	\$6.60	\$7.80	\$10.80	\$17.40	\$28.20	\$40.80	\$77.40	\$126.00	\$126.00
\$65,000	\$5.20	\$5.20	\$6.50	\$7.15	\$8.45	\$11.70	\$18.85	\$30.55	\$44.20	\$83.85	\$136.50	\$136.50
\$70,000	\$5.60	\$5.60	\$7.00	\$7.70	\$9.10	\$12.60	\$20.30	\$32.90	\$47.60	\$90.30	\$147.00	\$147.00
\$75,000	\$6.00	\$6.00	\$7.50	\$8.25	\$9.75	\$13.50	\$21.75	\$35.25	\$51.00	\$96.75	\$157.50	\$157.50
\$80,000	\$6.40	\$6.40	\$8.00	\$8.80	\$10.40	\$14.40	\$23.20	\$37.60	\$54.40	\$103.20	\$168.00	\$168.00
\$85,000	\$6.80	\$6.80	\$8.50	\$9.35	\$11.05	\$15.30	\$24.65	\$39.95	\$57.80	\$109.65	\$178.50	\$178.50
\$90,000	\$7.20	\$7.20	\$9.00	\$9.90	\$11.70	\$16.20	\$26.10	\$42.30	\$61.20	\$116.10	\$189.00	\$189.00
\$95,000	\$7.60	\$7.60	\$9.50	\$10.45	\$12.35	\$17.10	\$27.55	\$44.65	\$64.60	\$122.55	\$199.50	\$199.50
\$100,000	\$8.00	\$8.00	\$10.00	\$11.00	\$13.00	\$18.00	\$29.00	\$47.00	\$68.00	\$129.00	\$210.00	\$210.00

**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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