

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	\$0.80	\$0.80	\$1.00	\$1.10	\$1.30	\$1.80	\$2.90	\$4.70	\$6.90	\$12.90	\$20.80	\$20.80
\$20,000	\$1.60	\$1.60	\$2.00	\$2.20	\$2.60	\$3.60	\$5.80	\$9.40	\$13.80	\$25.80	\$41.60	\$41.60
\$30,000	\$2.40	\$2.40	\$3.00	\$3.30	\$3.90	\$5.40	\$8.70	\$14.10	\$20.70	\$38.70	\$62.40	\$62.40
\$40,000	\$3.20	\$3.20	\$4.00	\$4.40	\$5.20	\$7.20	\$11.60	\$18.80	\$27.60	\$51.60	\$83.20	\$83.20
\$50,000	\$4.00	\$4.00	\$5.00	\$5.50	\$6.50	\$9.00	\$14.50	\$23.50	\$34.50	\$64.50	\$104.00	\$104.00
\$60,000	\$4.80	\$4.80	\$6.00	\$6.60	\$7.80	\$10.80	\$17.40	\$28.20	\$41.40	\$77.40	\$124.80	\$124.80
\$70,000	\$5.60	\$5.60	\$7.00	\$7.70	\$9.10	\$12.60	\$20.30	\$32.90	\$48.30	\$90.30	\$145.60	\$145.60
\$80,000	\$6.40	\$6.40	\$8.00	\$8.80	\$10.40	\$14.40	\$23.20	\$37.60	\$55.20	\$103.20	\$166.40	\$166.40
\$90,000	\$7.20	\$7.20	\$9.00	\$9.90	\$11.70	\$16.20	\$26.10	\$42.30	\$62.10	\$116.10	\$187.20	\$187.20
\$100,000	\$8.00	\$8.00	\$10.00	\$11.00	\$13.00	\$18.00	\$29.00	\$47.00	\$69.00	\$129.00	\$208.00	\$208.00
\$110,000	\$8.80	\$8.80	\$11.00	\$12.10	\$14.30	\$19.80	\$31.90	\$51.70	\$75.90	\$141.90	\$228.80	\$228.80
\$120,000	\$9.60	\$9.60	\$12.00	\$13.20	\$15.60	\$21.60	\$34.80	\$56.40	\$82.80	\$154.80	\$249.60	\$249.60
\$130,000	\$10.40	\$10.40	\$13.00	\$14.30	\$16.90	\$23.40	\$37.70	\$61.10	\$89.70	\$167.70	\$270.40	\$270.40
\$140,000	\$11.20	\$11.20	\$14.00	\$15.40	\$18.20	\$25.20	\$40.60	\$65.80	\$96.60	\$180.60	\$291.20	\$291.20
\$150,000	\$12.00	\$12.00	\$15.00	\$16.50	\$19.50	\$27.00	\$43.50	\$70.50	\$103.50	\$193.50	\$312.00	\$312.00
\$160,000	\$12.80	\$12.80	\$16.00	\$17.60	\$20.80	\$28.80	\$46.40	\$75.20	\$110.40	\$206.40	\$332.80	\$332.80
\$170,000	\$13.60	\$13.60	\$17.00	\$18.70	\$22.10	\$30.60	\$49.30	\$79.90	\$117.30	\$219.30	\$353.60	\$353.60
\$180,000	\$14.40	\$14.40	\$18.00	\$19.80	\$23.40	\$32.40	\$52.20	\$84.60	\$124.20	\$232.20	\$374.40	\$374.40
\$190,000	\$15.20	\$15.20	\$19.00	\$20.90	\$24.70	\$34.20	\$55.10	\$89.30	\$131.10	\$245.10	\$395.20	\$395.20
\$200,000	\$16.00	\$16.00	\$20.00	\$22.00	\$26.00	\$36.00	\$58.00	\$94.00	\$138.00	\$258.00	\$416.00	\$416.00
\$210,000	\$16.80	\$16.80	\$21.00	\$23.10	\$27.30	\$37.80	\$60.90	\$98.70	\$144.90	\$270.90	\$436.80	\$436.80
\$220,000	\$17.60	\$17.60	\$22.00	\$24.20	\$28.60	\$39.60	\$63.80	\$103.40	\$151.80	\$283.80	\$457.60	\$457.60
\$230,000	\$18.40	\$18.40	\$23.00	\$25.30	\$29.90	\$41.40	\$66.70	\$108.10	\$158.70	\$296.70	\$478.40	\$478.40
\$240,000	\$19.20	\$19.20	\$24.00	\$26.40	\$31.20	\$43.20	\$69.60	\$112.80	\$165.60	\$309.60	\$499.20	\$499.20
\$250,000	\$20.00	\$20.00	\$25.00	\$27.50	\$32.50	\$45.00	\$72.50	\$117.50	\$172.50	\$322.50	\$520.00	\$520.00
\$260,000	\$20.80	\$20.80	\$26.00	\$28.60	\$33.80	\$46.80	\$75.40	\$122.20	\$179.40	\$335.40	\$540.80	\$540.80
\$270,000	\$21.60	\$21.60	\$27.00	\$29.70	\$35.10	\$48.60	\$78.30	\$126.90	\$186.30	\$348.30	\$561.60	\$561.60
\$280,000	\$22.40	\$22.40	\$28.00	\$30.80	\$36.40	\$50.40	\$81.20	\$131.60	\$193.20	\$361.20	\$582.40	\$582.40
\$290,000	\$23.20	\$23.20	\$29.00	\$31.90	\$37.70	\$52.20	\$84.10	\$136.30	\$200.10	\$374.10	\$603.20	\$603.20
\$300,000	\$24.00	\$24.00	\$30.00	\$33.00	\$39.00	\$54.00	\$87.00	\$141.00	\$207.00	\$387.00	\$624.00	\$624.00
\$310,000	\$24.80	\$24.80	\$31.00	\$34.10	\$40.30	\$55.80	\$89.90	\$145.70	\$213.90	\$399.90	\$644.80	\$644.80
\$320,000	\$25.60	\$25.60	\$32.00	\$35.20	\$41.60	\$57.60	\$92.80	\$150.40	\$220.80	\$412.80	\$665.60	\$665.60
\$330,000	\$26.40	\$26.40	\$33.00	\$36.30	\$42.90	\$59.40	\$95.70	\$155.10	\$227.70	\$425.70	\$686.40	\$686.40
\$340,000	\$27.20	\$27.20	\$34.00	\$37.40	\$44.20	\$61.20	\$98.60	\$159.80	\$234.60	\$438.60	\$707.20	\$707.20
\$350,000	\$28.00	\$28.00	\$35.00	\$38.50	\$45.50	\$63.00	\$101.50	\$164.50	\$241.50	\$451.50	\$728.00	\$728.00
\$360,000	\$28.80	\$28.80	\$36.00	\$39.60	\$46.80	\$64.80	\$104.40	\$169.20	\$248.40	\$464.40	\$748.80	\$748.80
\$370,000	\$29.60	\$29.60	\$37.00	\$40.70	\$48.10	\$66.60	\$107.30	\$173.90	\$255.30	\$477.30	\$769.60	\$769.60
\$380,000	\$30.40	\$30.40	\$38.00	\$41.80	\$49.40	\$68.40	\$110.20	\$178.60	\$262.20	\$490.20	\$790.40	\$790.40
\$390,000	\$31.20	\$31.20	\$39.00	\$42.90	\$50.70	\$70.20	\$113.10	\$183.30	\$269.10	\$503.10	\$811.20	\$811.20
\$400,000	\$32.00	\$32.00	\$40.00	\$44.00	\$52.00	\$72.00	\$116.00	\$188.00	\$276.00	\$516.00	\$832.00	\$832.00
\$410,000	\$32.80	\$32.80	\$41.00	\$45.10	\$53.30	\$73.80	\$118.90	\$192.70	\$282.90	\$528.90	\$852.80	\$852.80
\$420,000	\$33.60	\$33.60	\$42.00	\$46.20	\$54.60	\$75.60	\$121.80	\$197.40	\$289.80	\$541.80	\$873.60	\$873.60
\$430,000	\$34.40	\$34.40	\$43.00	\$47.30	\$55.90	\$77.40	\$124.70	\$202.10	\$296.70	\$554.70	\$894.40	\$894.40
\$440,000	\$35.20	\$35.20	\$44.00	\$48.40	\$57.20	\$79.20	\$127.60	\$206.80	\$303.60	\$567.60	\$915.20	\$915.20

\$450,000	\$36.00	\$36.00	\$45.00	\$49.50	\$58.50	\$81.00	\$130.50	\$211.50	\$310.50	\$580.50	\$936.00	\$936.00
\$460,000	\$36.80	\$36.80	\$46.00	\$50.60	\$59.80	\$82.80	\$133.40	\$216.20	\$317.40	\$593.40	\$956.80	\$956.80
\$470,000	\$37.60	\$37.60	\$47.00	\$51.70	\$61.10	\$84.60	\$136.30	\$220.90	\$324.30	\$606.30	\$977.60	\$977.60
\$480,000	\$38.40	\$38.40	\$48.00	\$52.80	\$62.40	\$86.40	\$139.20	\$225.60	\$331.20	\$619.20	\$998.40	\$998.40
\$490,000	\$39.20	\$39.20	\$49.00	\$53.90	\$63.70	\$88.20	\$142.10	\$230.30	\$338.10	\$632.10	\$1,019.20	\$1,019.20
\$500,000	\$40.00	\$40.00	\$50.00	\$55.00	\$65.00	\$90.00	\$145.00	\$235.00	\$345.00	\$645.00	\$1,040.00	\$1,040.00

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	\$3.45	\$6.45	\$10.40	\$10.40
\$10,000	\$0.80	\$0.80	\$1.00	\$1.10	\$1.30	\$1.80	\$2.90	\$4.70	\$6.90	\$12.90	\$20.80	\$20.80
\$15,000	\$1.20	\$1.20	\$1.50	\$1.65	\$1.95	\$2.70	\$4.35	\$7.05	\$10.35	\$19.35	\$31.20	\$31.20
\$20,000	\$1.60	\$1.60	\$2.00	\$2.20	\$2.60	\$3.60	\$5.80	\$9.40	\$13.80	\$25.80	\$41.60	\$41.60
\$25,000	\$2.00	\$2.00	\$2.50	\$2.75	\$3.25	\$4.50	\$7.25	\$11.75	\$17.25	\$32.25	\$52.00	\$52.00
\$30,000	\$2.40	\$2.40	\$3.00	\$3.30	\$3.90	\$5.40	\$8.70	\$14.10	\$20.70	\$38.70	\$62.40	\$62.40
\$35,000	\$2.80	\$2.80	\$3.50	\$3.85	\$4.55	\$6.30	\$10.15	\$16.45	\$24.15	\$45.15	\$72.80	\$72.80
\$40,000	\$3.20	\$3.20	\$4.00	\$4.40	\$5.20	\$7.20	\$11.60	\$18.80	\$27.60	\$51.60	\$83.20	\$83.20
\$45,000	\$3.60	\$3.60	\$4.50	\$4.95	\$5.85	\$8.10	\$13.05	\$21.15	\$31.05	\$58.05	\$93.60	\$93.60
\$50,000	\$4.00	\$4.00	\$5.00	\$5.50	\$6.50	\$9.00	\$14.50	\$23.50	\$34.50	\$64.50	\$104.00	\$104.00
\$55,000	\$4.40	\$4.40	\$5.50	\$6.05	\$7.15	\$9.90	\$15.95	\$25.85	\$37.95	\$70.95	\$114.40	\$114.40
\$60,000	\$4.80	\$4.80	\$6.00	\$6.60	\$7.80	\$10.80	\$17.40	\$28.20	\$41.40	\$77.40	\$124.80	\$124.80
\$65,000	\$5.20	\$5.20	\$6.50	\$7.15	\$8.45	\$11.70	\$18.85	\$30.55	\$44.85	\$83.85	\$135.20	\$135.20
\$70,000	\$5.60	\$5.60	\$7.00	\$7.70	\$9.10	\$12.60	\$20.30	\$32.90	\$48.30	\$90.30	\$145.60	\$145.60
\$75,000	\$6.00	\$6.00	\$7.50	\$8.25	\$9.75	\$13.50	\$21.75	\$35.25	\$51.75	\$96.75	\$156.00	\$156.00
\$80,000	\$6.40	\$6.40	\$8.00	\$8.80	\$10.40	\$14.40	\$23.20	\$37.60	\$55.20	\$103.20	\$166.40	\$166.40
\$85,000	\$6.80	\$6.80	\$8.50	\$9.35	\$11.05	\$15.30	\$24.65	\$39.95	\$58.65	\$109.65	\$176.80	\$176.80
\$90,000	\$7.20	\$7.20	\$9.00	\$9.90	\$11.70	\$16.20	\$26.10	\$42.30	\$62.10	\$116.10	\$187.20	\$187.20
\$95,000	\$7.60	\$7.60	\$9.50	\$10.45	\$12.35	\$17.10	\$27.55	\$44.65	\$65.55	\$122.55	\$197.60	\$197.60
\$100,000	\$8.00	\$8.00	\$10.00	\$11.00	\$13.00	\$18.00	\$29.00	\$47.00	\$69.00	\$129.00	\$208.00	\$208.00

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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