

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.

SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE												
Bi-weekly Premium Amount (Cost per Pay Period – 26/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	\$0.35	\$0.35	\$0.39	\$0.48	\$0.58	\$0.81	\$1.18	\$2.10	\$2.70	\$3.76	\$6.30	\$6.30
\$20,000	\$0.69	\$0.69	\$0.78	\$0.97	\$1.15	\$1.62	\$2.35	\$4.20	\$5.40	\$7.52	\$12.60	\$12.60
\$30,000	\$1.04	\$1.04	\$1.18	\$1.45	\$1.73	\$2.42	\$3.53	\$6.30	\$8.10	\$11.28	\$18.90	\$18.90
\$40,000	\$1.38	\$1.38	\$1.57	\$1.94	\$2.31	\$3.23	\$4.71	\$8.40	\$10.80	\$15.05	\$25.20	\$25.20
\$50,000	\$1.73	\$1.73	\$1.96	\$2.42	\$2.88	\$4.04	\$5.88	\$10.50	\$13.50	\$18.81	\$31.50	\$31.50
\$60,000	\$2.08	\$2.08	\$2.35	\$2.91	\$3.46	\$4.85	\$7.06	\$12.60	\$16.20	\$22.57	\$37.80	\$37.80
\$70,000	\$2.42	\$2.42	\$2.75	\$3.39	\$4.04	\$5.65	\$8.24	\$14.70	\$18.90	\$26.33	\$44.10	\$44.10
\$80,000	\$2.77	\$2.77	\$3.14	\$3.88	\$4.62	\$6.46	\$9.42	\$16.80	\$21.60	\$30.09	\$50.40	\$50.40
\$90,000	\$3.12	\$3.12	\$3.53	\$4.36	\$5.19	\$7.27	\$10.59	\$18.90	\$24.30	\$33.85	\$56.70	\$56.70
\$100,000	\$3.46	\$3.46	\$3.92	\$4.85	\$5.77	\$8.08	\$11.77	\$21.00	\$27.00	\$37.62	\$63.00	\$63.00
\$110,000	\$3.81	\$3.81	\$4.32	\$5.33	\$6.35	\$8.88	\$12.95	\$23.10	\$29.70	\$41.38	\$69.30	\$69.30
\$120,000	\$4.15	\$4.15	\$4.71	\$5.82	\$6.92	\$9.69	\$14.12	\$25.20	\$32.40	\$45.14	\$75.60	\$75.60
\$130,000	\$4.50	\$4.50	\$5.10	\$6.30	\$7.50	\$10.50	\$15.30	\$27.30	\$35.10	\$48.90	\$81.90	\$81.90
\$140,000	\$4.85	\$4.85	\$5.49	\$6.78	\$8.08	\$11.31	\$16.48	\$29.40	\$37.80	\$52.66	\$88.20	\$88.20
\$150,000	\$5.19	\$5.19	\$5.88	\$7.27	\$8.65	\$12.12	\$17.65	\$31.50	\$40.50	\$56.42	\$94.50	\$94.50
\$160,000	\$5.54	\$5.54	\$6.28	\$7.75	\$9.23	\$12.92	\$18.83	\$33.60	\$43.20	\$60.18	\$100.80	\$100.80
\$170,000	\$5.88	\$5.88	\$6.67	\$8.24	\$9.81	\$13.73	\$20.01	\$35.70	\$45.90	\$63.95	\$107.10	\$107.10
\$180,000	\$6.23	\$6.23	\$7.06	\$8.72	\$10.38	\$14.54	\$21.18	\$37.80	\$48.60	\$67.71	\$113.40	\$113.40
\$190,000	\$6.58	\$6.58	\$7.45	\$9.21	\$10.96	\$15.35	\$22.36	\$39.90	\$51.30	\$71.47	\$119.70	\$119.70
\$200,000	\$6.92	\$6.92	\$7.85	\$9.69	\$11.54	\$16.15	\$23.54	\$42.00	\$54.00	\$75.23	\$126.00	\$126.00
\$210,000	\$7.27	\$7.27	\$8.24	\$10.18	\$12.12	\$16.96	\$24.72	\$44.10	\$56.70	\$78.99	\$132.30	\$132.30
\$220,000	\$7.62	\$7.62	\$8.63	\$10.66	\$12.69	\$17.77	\$25.89	\$46.20	\$59.40	\$82.75	\$138.60	\$138.60
\$230,000	\$7.96	\$7.96	\$9.02	\$11.15	\$13.27	\$18.58	\$27.07	\$48.30	\$62.10	\$86.52	\$144.90	\$144.90
\$240,000	\$8.31	\$8.31	\$9.42	\$11.63	\$13.85	\$19.38	\$28.25	\$50.40	\$64.80	\$90.28	\$151.20	\$151.20
\$250,000	\$8.65	\$8.65	\$9.81	\$12.12	\$14.42	\$20.19	\$29.42	\$52.50	\$67.50	\$94.04	\$157.50	\$157.50
\$260,000	\$9.00	\$9.00	\$10.20	\$12.60	\$15.00	\$21.00	\$30.60	\$54.60	\$70.20	\$97.80	\$163.80	\$163.80
\$270,000	\$9.35	\$9.35	\$10.59	\$13.08	\$15.58	\$21.81	\$31.78	\$56.70	\$72.90	\$101.56	\$170.10	\$170.10
\$280,000	\$9.69	\$9.69	\$10.98	\$13.57	\$16.15	\$22.62	\$32.95	\$58.80	\$75.60	\$105.32	\$176.40	\$176.40
\$290,000	\$10.04	\$10.04	\$11.38	\$14.05	\$16.73	\$23.42	\$34.13	\$60.90	\$78.30	\$109.08	\$182.70	\$182.70
\$300,000	\$10.38	\$10.38	\$11.77	\$14.54	\$17.31	\$24.23	\$35.31	\$63.00	\$81.00	\$112.85	\$189.00	\$189.00
\$310,000	\$10.73	\$10.73	\$12.16	\$15.02	\$17.88	\$25.04	\$36.48	\$65.10	\$83.70	\$116.61	\$195.30	\$195.30
\$320,000	\$11.08	\$11.08	\$12.55	\$15.51	\$18.46	\$25.85	\$37.66	\$67.20	\$86.40	\$120.37	\$201.60	\$201.60
\$330,000	\$11.42	\$11.42	\$12.95	\$15.99	\$19.04	\$26.65	\$38.84	\$69.30	\$89.10	\$124.13	\$207.90	\$207.90
\$340,000	\$11.77	\$11.77	\$13.34	\$16.48	\$19.62	\$27.46	\$40.02	\$71.40	\$91.80	\$127.89	\$214.20	\$214.20
\$350,000	\$12.12	\$12.12	\$13.73	\$16.96	\$20.19	\$28.27	\$41.19	\$73.50	\$94.50	\$131.65	\$220.50	\$220.50
\$360,000	\$12.46	\$12.46	\$14.12	\$17.45	\$20.77	\$29.08	\$42.37	\$75.60	\$97.20	\$135.42	\$226.80	\$226.80
\$370,000	\$12.81	\$12.81	\$14.52	\$17.93	\$21.35	\$29.88	\$43.55	\$77.70	\$99.90	\$139.18	\$233.10	\$233.10
\$380,000	\$13.15	\$13.15	\$14.91	\$18.42	\$21.92	\$30.69	\$44.72	\$79.80	\$102.60	\$142.94	\$239.40	\$239.40
\$390,000	\$13.50	\$13.50	\$15.30	\$18.90	\$22.50	\$31.50	\$45.90	\$81.90	\$105.30	\$146.70	\$245.70	\$245.70
\$400,000	\$13.85	\$13.85	\$15.69	\$19.38	\$23.08	\$32.31	\$47.08	\$84.00	\$108.00	\$150.46	\$252.00	\$252.00
\$410,000	\$14.19	\$14.19	\$16.08	\$19.87	\$23.65	\$33.12	\$48.25	\$86.10	\$110.70	\$154.22	\$258.30	\$258.30
\$420,000	\$14.54	\$14.54	\$16.48	\$20.35	\$24.23	\$33.92	\$49.43	\$88.20	\$113.40	\$157.98	\$264.60	\$264.60
\$430,000	\$14.88	\$14.88	\$16.87	\$20.84	\$24.81	\$34.73	\$50.61	\$90.30	\$116.10	\$161.75	\$270.90	\$270.90
\$440,000	\$15.23	\$15.23	\$17.26	\$21.32	\$25.38	\$35.54	\$51.78	\$92.40	\$118.80	\$165.51	\$277.20	\$277.20

\$450,000	\$15.58	\$15.58	\$17.65	\$21.81	\$25.96	\$36.35	\$52.96	\$94.50	\$121.50	\$169.27	\$283.50	\$283.50
\$460,000	\$15.92	\$15.92	\$18.05	\$22.29	\$26.54	\$37.15	\$54.14	\$96.60	\$124.20	\$173.03	\$289.80	\$289.80
\$470,000	\$16.27	\$16.27	\$18.44	\$22.78	\$27.12	\$37.96	\$55.32	\$98.70	\$126.90	\$176.79	\$296.10	\$296.10
\$480,000	\$16.62	\$16.62	\$18.83	\$23.26	\$27.69	\$38.77	\$56.49	\$100.80	\$129.60	\$180.55	\$302.40	\$302.40
\$490,000	\$16.96	\$16.96	\$19.22	\$23.75	\$28.27	\$39.58	\$57.67	\$102.90	\$132.30	\$184.32	\$308.70	\$308.70
\$500,000	\$17.31	\$17.31	\$19.62	\$24.23	\$28.85	\$40.38	\$58.85	\$105.00	\$135.00	\$188.08	\$315.00	\$315.00

SPOUSE SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Bi-weekly Premium Amount (Cost per Pay Period – 26/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	\$0.17	\$0.17	\$0.20	\$0.24	\$0.29	\$0.40	\$0.59	\$1.05	\$1.35	\$1.88	\$3.15	\$3.15
\$10,000	\$0.35	\$0.35	\$0.39	\$0.48	\$0.58	\$0.81	\$1.18	\$2.10	\$2.70	\$3.76	\$6.30	\$6.30
\$15,000	\$0.52	\$0.52	\$0.59	\$0.73	\$0.87	\$1.21	\$1.77	\$3.15	\$4.05	\$5.64	\$9.45	\$9.45
\$20,000	\$0.69	\$0.69	\$0.78	\$0.97	\$1.15	\$1.62	\$2.35	\$4.20	\$5.40	\$7.52	\$12.60	\$12.60
\$25,000	\$0.87	\$0.87	\$0.98	\$1.21	\$1.44	\$2.02	\$2.94	\$5.25	\$6.75	\$9.40	\$15.75	\$15.75
\$30,000	\$1.04	\$1.04	\$1.18	\$1.45	\$1.73	\$2.42	\$3.53	\$6.30	\$8.10	\$11.28	\$18.90	\$18.90
\$35,000	\$1.21	\$1.21	\$1.37	\$1.70	\$2.02	\$2.83	\$4.12	\$7.35	\$9.45	\$13.17	\$22.05	\$22.05
\$40,000	\$1.38	\$1.38	\$1.57	\$1.94	\$2.31	\$3.23	\$4.71	\$8.40	\$10.80	\$15.05	\$25.20	\$25.20
\$45,000	\$1.56	\$1.56	\$1.77	\$2.18	\$2.60	\$3.63	\$5.30	\$9.45	\$12.15	\$16.93	\$28.35	\$28.35
\$50,000	\$1.73	\$1.73	\$1.96	\$2.42	\$2.88	\$4.04	\$5.88	\$10.50	\$13.50	\$18.81	\$31.50	\$31.50
\$55,000	\$1.90	\$1.90	\$2.16	\$2.67	\$3.17	\$4.44	\$6.47	\$11.55	\$14.85	\$20.69	\$34.65	\$34.65
\$60,000	\$2.08	\$2.08	\$2.35	\$2.91	\$3.46	\$4.85	\$7.06	\$12.60	\$16.20	\$22.57	\$37.80	\$37.80
\$65,000	\$2.25	\$2.25	\$2.55	\$3.15	\$3.75	\$5.25	\$7.65	\$13.65	\$17.55	\$24.45	\$40.95	\$40.95
\$70,000	\$2.42	\$2.42	\$2.75	\$3.39	\$4.04	\$5.65	\$8.24	\$14.70	\$18.90	\$26.33	\$44.10	\$44.10
\$75,000	\$2.60	\$2.60	\$2.94	\$3.63	\$4.33	\$6.06	\$8.83	\$15.75	\$20.25	\$28.21	\$47.25	\$47.25
\$80,000	\$2.77	\$2.77	\$3.14	\$3.88	\$4.62	\$6.46	\$9.42	\$16.80	\$21.60	\$30.09	\$50.40	\$50.40
\$85,000	\$2.94	\$2.94	\$3.33	\$4.12	\$4.90	\$6.87	\$10.00	\$17.85	\$22.95	\$31.97	\$53.55	\$53.55
\$90,000	\$3.12	\$3.12	\$3.53	\$4.36	\$5.19	\$7.27	\$10.59	\$18.90	\$24.30	\$33.85	\$56.70	\$56.70
\$95,000	\$3.29	\$3.29	\$3.73	\$4.60	\$5.48	\$7.67	\$11.18	\$19.95	\$25.65	\$35.73	\$59.85	\$59.85
\$100,000	\$3.46	\$3.46	\$3.92	\$4.85	\$5.77	\$8.08	\$11.77	\$21.00	\$27.00	\$37.62	\$63.00	\$63.00
\$105,000	\$3.63	\$3.63	\$4.12	\$5.09	\$6.06	\$8.48	\$12.36	\$22.05	\$28.35	\$39.50	\$66.15	\$66.15
\$110,000	\$3.81	\$3.81	\$4.32	\$5.33	\$6.35	\$8.88	\$12.95	\$23.10	\$29.70	\$41.38	\$69.30	\$69.30
\$115,000	\$3.98	\$3.98	\$4.51	\$5.57	\$6.63	\$9.29	\$13.53	\$24.15	\$31.05	\$43.26	\$72.45	\$72.45
\$120,000	\$4.15	\$4.15	\$4.71	\$5.82	\$6.92	\$9.69	\$14.12	\$25.20	\$32.40	\$45.14	\$75.60	\$75.60
\$125,000	\$4.33	\$4.33	\$4.90	\$6.06	\$7.21	\$10.10	\$14.71	\$26.25	\$33.75	\$47.02	\$78.75	\$78.75
\$130,000	\$4.50	\$4.50	\$5.10	\$6.30	\$7.50	\$10.50	\$15.30	\$27.30	\$35.10	\$48.90	\$81.90	\$81.90
\$135,000	\$4.67	\$4.67	\$5.30	\$6.54	\$7.79	\$10.90	\$15.89	\$28.35	\$36.45	\$50.78	\$85.05	\$85.05
\$140,000	\$4.85	\$4.85	\$5.49	\$6.78	\$8.08	\$11.31	\$16.48	\$29.40	\$37.80	\$52.66	\$88.20	\$88.20
\$145,000	\$5.02	\$5.02	\$5.69	\$7.03	\$8.37	\$11.71	\$17.07	\$30.45	\$39.15	\$54.54	\$91.35	\$91.35
\$150,000	\$5.19	\$5.19	\$5.88	\$7.27	\$8.65	\$12.12	\$17.65	\$31.50	\$40.50	\$56.42	\$94.50	\$94.50
\$155,000	\$5.37	\$5.37	\$6.08	\$7.51	\$8.94	\$12.52	\$18.24	\$32.55	\$41.85	\$58.30	\$97.65	\$97.65
\$160,000	\$5.54	\$5.54	\$6.28	\$7.75	\$9.23	\$12.92	\$18.83	\$33.60	\$43.20	\$60.18	\$100.80	\$100.80
\$165,000	\$5.71	\$5.71	\$6.47	\$8.00	\$9.52	\$13.33	\$19.42	\$34.65	\$44.55	\$62.07	\$103.95	\$103.95
\$170,000	\$5.88	\$5.88	\$6.67	\$8.24	\$9.81	\$13.73	\$20.01	\$35.70	\$45.90	\$63.95	\$107.10	\$107.10
\$175,000	\$6.06	\$6.06	\$6.87	\$8.48	\$10.10	\$14.13	\$20.60	\$36.75	\$47.25	\$65.83	\$110.25	\$110.25
\$180,000	\$6.23	\$6.23	\$7.06	\$8.72	\$10.38	\$14.54	\$21.18	\$37.80	\$48.60	\$67.71	\$113.40	\$113.40
\$185,000	\$6.40	\$6.40	\$7.26	\$8.97	\$10.67	\$14.94	\$21.77	\$38.85	\$49.95	\$69.59	\$116.55	\$116.55
\$190,000	\$6.58	\$6.58	\$7.45	\$9.21	\$10.96	\$15.35	\$22.36	\$39.90	\$51.30	\$71.47	\$119.70	\$119.70
\$195,000	\$6.75	\$6.75	\$7.65	\$9.45	\$11.25	\$15.75	\$22.95	\$40.95	\$52.65	\$73.35	\$122.85	\$122.85
\$200,000	\$6.92	\$6.92	\$7.85	\$9.69	\$11.54	\$16.15	\$23.54	\$42.00	\$54.00	\$75.23	\$126.00	\$126.00
\$205,000	\$7.10	\$7.10	\$8.04	\$9.93	\$11.83	\$16.56	\$24.13	\$43.05	\$55.35	\$77.11	\$129.15	\$129.15
\$210,000	\$7.27	\$7.27	\$8.24	\$10.18	\$12.12	\$16.96	\$24.72	\$44.10	\$56.70	\$78.99	\$132.30	\$132.30
\$215,000	\$7.44	\$7.44	\$8.43	\$10.42	\$12.40	\$17.37	\$25.30	\$45.15	\$58.05	\$80.87	\$135.45	\$135.45
\$220,000	\$7.62	\$7.62	\$8.63	\$10.66	\$12.69	\$17.77	\$25.89	\$46.20	\$59.40	\$82.75	\$138.60	\$138.60
\$225,000	\$7.79	\$7.79	\$8.83	\$10.90	\$12.98	\$18.17	\$26.48	\$47.25	\$60.75	\$84.63	\$141.75	\$141.75
\$230,000	\$7.96	\$7.96	\$9.02	\$11.15	\$13.27	\$18.58	\$27.07	\$48.30	\$62.10	\$86.52	\$144.90	\$144.90
\$235,000	\$8.13	\$8.13	\$9.22	\$11.39	\$13.56	\$18.98	\$27.66	\$49.35	\$63.45	\$88.40	\$148.05	\$148.05
\$240,000	\$8.31	\$8.31	\$9.42	\$11.63	\$13.85	\$19.38	\$28.25	\$50.40	\$64.80	\$90.28	\$151.20	\$151.20

\$245,000	\$8.48	\$8.48	\$9.61	\$11.87	\$14.13	\$19.79	\$28.83	\$51.45	\$66.15	\$92.16	\$154.35	\$154.35
\$250,000	\$8.65	\$8.65	\$9.81	\$12.12	\$14.42	\$20.19	\$29.42	\$52.50	\$67.50	\$94.04	\$157.50	\$157.50

CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE
Bi-weekly Premium Amount (Cost per Pay Period – 26/Year)

Benefit Amount	Cost For Each Child	x	Number of Covered Children	=	Cost For All Children
\$10,000	\$0.35	x		=	

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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