

Together

TERM LIFE INSURANCE PREMIUM RATES					
Age of Employee/ Retiree	Monthly Employee/Retiree Rates (per \$1,000)	Age of Spouse	Monthly Spouse Rates (per \$1,000)		
Under 30	\$0.03	Under 30	\$0.09		
30 to 34	\$0.04	30 to 34	\$0.10		
35 to 39	\$0.05	35 to 39	\$0.12		
40 to 44	\$0.08	40 to 44	\$0.18		
45 to 49	\$0.13	45 to 49	\$0.28		
50 to 54	\$0.20	50 to 54	\$0.42		
55 to 59	\$0.37	55 to 59	\$0.65		
60 to 64	\$0.52	60 to 64	\$1.00		
65 to 69	\$0.77	65 to 69	\$1.45		
70 to 74	\$1.38	70 to 74	\$2.28		
75 to 79	\$2.06	75 to 79	\$2.28		
80 and older	\$2.06	80 and older	\$2.28		
Dependent Child Coverage is \$0.14 per \$1,000 per month.					

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE PREMIUM RATES					
Plan Coverage Level	Employee Only Monthly Rates	Employee + Family Monthly Rates			
\$100,000	\$1.20	\$2.30			
\$200,000	\$2.40	\$4.60			
\$300,000	\$3.60	\$6.90			

Rates may vary from what appears on your paystub due to rounding.