

## Premiums

Please refer to the chart below to find the monthly rate per \$1,000 for your own and your spouse's coverage.

Employee		Spouse	
AGE	RATE	AGE	RATE
Under 30	0.054	Under 30	0.055
30-34	0.072	30-34	0.073
35-39	0.080	35-39	0.082
40-44	0.089	40-44	0.092
45-49	0.134	45-49	0.137
50-54	0.206	50-54	0.211
55-59	0.384	55-59	0.394
60-64	0.590	60-64	0.605
65-69	1.135	65-69	1.163
70+	1.842	70+	1.887

*A flat rate of \$1.50 per month will cover all your dependent children.*

## Cost Calculation

Choose the amount of coverage you need for yourself in increments of 1, 1 ½, 2, 2 ½ or 3 times your BAE to a maximum coverage of **\$500,000**. If you have eligible dependents, you may also choose to cover them under the Supplemental Life Insurance for \$5,000 on your spouse and \$1,000 on each dependent child. To determine your actual cost, fill out the cost calculation section below using the rates from the Premium section. If you elect coverage for your dependent children, add in the flat rate also shown above.

	Coverage Amount				Number of Thousands		Premium Rate		Monthly Cost
Supp. Life:		÷	1,000	=		x		=	
*Supp. AD&D:		÷	1,000	=		x	\$.02	=	
Dependent Life:									
Spouse:		÷	1,000	=		x		=	
Child(ren):							\$1.50		
								Total:	

\*The Supplemental AD&D amount must be equal the Supplemental Life amount.