

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	\$0.70	\$0.70	\$0.80	\$0.90	\$1.30	\$1.80	\$2.90	\$4.70	\$7.20	\$11.90	\$18.70	\$18.70
\$20,000	\$1.40	\$1.40	\$1.60	\$1.80	\$2.60	\$3.60	\$5.80	\$9.40	\$14.40	\$23.80	\$37.40	\$37.40
\$30,000	\$2.10	\$2.10	\$2.40	\$2.70	\$3.90	\$5.40	\$8.70	\$14.10	\$21.60	\$35.70	\$56.10	\$56.10
\$40,000	\$2.80	\$2.80	\$3.20	\$3.60	\$5.20	\$7.20	\$11.60	\$18.80	\$28.80	\$47.60	\$74.80	\$74.80
\$50,000	\$3.50	\$3.50	\$4.00	\$4.50	\$6.50	\$9.00	\$14.50	\$23.50	\$36.00	\$59.50	\$93.50	\$93.50
\$60,000	\$4.20	\$4.20	\$4.80	\$5.40	\$7.80	\$10.80	\$17.40	\$28.20	\$43.20	\$71.40	\$112.20	\$112.20
\$70,000	\$4.90	\$4.90	\$5.60	\$6.30	\$9.10	\$12.60	\$20.30	\$32.90	\$50.40	\$83.30	\$130.90	\$130.90
\$80,000	\$5.60	\$5.60	\$6.40	\$7.20	\$10.40	\$14.40	\$23.20	\$37.60	\$57.60	\$95.20	\$149.60	\$149.60
\$90,000	\$6.30	\$6.30	\$7.20	\$8.10	\$11.70	\$16.20	\$26.10	\$42.30	\$64.80	\$107.10	\$168.30	\$168.30
\$100,000	\$7.00	\$7.00	\$8.00	\$9.00	\$13.00	\$18.00	\$29.00	\$47.00	\$72.00	\$119.00	\$187.00	\$187.00
\$110,000	\$7.70	\$7.70	\$8.80	\$9.90	\$14.30	\$19.80	\$31.90	\$51.70	\$79.20	\$130.90	\$205.70	\$205.70
\$120,000	\$8.40	\$8.40	\$9.60	\$10.80	\$15.60	\$21.60	\$34.80	\$56.40	\$86.40	\$142.80	\$224.40	\$224.40
\$130,000	\$9.10	\$9.10	\$10.40	\$11.70	\$16.90	\$23.40	\$37.70	\$61.10	\$93.60	\$154.70	\$243.10	\$243.10
\$140,000	\$9.80	\$9.80	\$11.20	\$12.60	\$18.20	\$25.20	\$40.60	\$65.80	\$100.80	\$166.60	\$261.80	\$261.80
\$150,000	\$10.50	\$10.50	\$12.00	\$13.50	\$19.50	\$27.00	\$43.50	\$70.50	\$108.00	\$178.50	\$280.50	\$280.50
\$160,000	\$11.20	\$11.20	\$12.80	\$14.40	\$20.80	\$28.80	\$46.40	\$75.20	\$115.20	\$190.40	\$299.20	\$299.20
\$170,000	\$11.90	\$11.90	\$13.60	\$15.30	\$22.10	\$30.60	\$49.30	\$79.90	\$122.40	\$202.30	\$317.90	\$317.90
\$180,000	\$12.60	\$12.60	\$14.40	\$16.20	\$23.40	\$32.40	\$52.20	\$84.60	\$129.60	\$214.20	\$336.60	\$336.60
\$190,000	\$13.30	\$13.30	\$15.20	\$17.10	\$24.70	\$34.20	\$55.10	\$89.30	\$136.80	\$226.10	\$355.30	\$355.30
\$200,000	\$14.00	\$14.00	\$16.00	\$18.00	\$26.00	\$36.00	\$58.00	\$94.00	\$144.00	\$238.00	\$374.00	\$374.00
\$210,000	\$14.70	\$14.70	\$16.80	\$18.90	\$27.30	\$37.80	\$60.90	\$98.70	\$151.20	\$249.90	\$392.70	\$392.70
\$220,000	\$15.40	\$15.40	\$17.60	\$19.80	\$28.60	\$39.60	\$63.80	\$103.40	\$158.40	\$261.80	\$411.40	\$411.40
\$230,000	\$16.10	\$16.10	\$18.40	\$20.70	\$29.90	\$41.40	\$66.70	\$108.10	\$165.60	\$273.70	\$430.10	\$430.10
\$240,000	\$16.80	\$16.80	\$19.20	\$21.60	\$31.20	\$43.20	\$69.60	\$112.80	\$172.80	\$285.60	\$448.80	\$448.80
\$250,000	\$17.50	\$17.50	\$20.00	\$22.50	\$32.50	\$45.00	\$72.50	\$117.50	\$180.00	\$297.50	\$467.50	\$467.50
\$260,000	\$18.20	\$18.20	\$20.80	\$23.40	\$33.80	\$46.80	\$75.40	\$122.20	\$187.20	\$309.40	\$486.20	\$486.20
\$270,000	\$18.90	\$18.90	\$21.60	\$24.30	\$35.10	\$48.60	\$78.30	\$126.90	\$194.40	\$321.30	\$504.90	\$504.90
\$280,000	\$19.60	\$19.60	\$22.40	\$25.20	\$36.40	\$50.40	\$81.20	\$131.60	\$201.60	\$333.20	\$523.60	\$523.60
\$290,000	\$20.30	\$20.30	\$23.20	\$26.10	\$37.70	\$52.20	\$84.10	\$136.30	\$208.80	\$345.10	\$542.30	\$542.30
\$300,000	\$21.00	\$21.00	\$24.00	\$27.00	\$39.00	\$54.00	\$87.00	\$141.00	\$216.00	\$357.00	\$561.00	\$561.00
\$310,000	\$21.70	\$21.70	\$24.80	\$27.90	\$40.30	\$55.80	\$89.90	\$145.70	\$223.20	\$368.90	\$579.70	\$579.70
\$320,000	\$22.40	\$22.40	\$25.60	\$28.80	\$41.60	\$57.60	\$92.80	\$150.40	\$230.40	\$380.80	\$598.40	\$598.40
\$330,000	\$23.10	\$23.10	\$26.40	\$29.70	\$42.90	\$59.40	\$95.70	\$155.10	\$237.60	\$392.70	\$617.10	\$617.10
\$340,000	\$23.80	\$23.80	\$27.20	\$30.60	\$44.20	\$61.20	\$98.60	\$159.80	\$244.80	\$404.60	\$635.80	\$635.80
\$350,000	\$24.50	\$24.50	\$28.00	\$31.50	\$45.50	\$63.00	\$101.50	\$164.50	\$252.00	\$416.50	\$654.50	\$654.50
\$360,000	\$25.20	\$25.20	\$28.80	\$32.40	\$46.80	\$64.80	\$104.40	\$169.20	\$259.20	\$428.40	\$673.20	\$673.20
\$370,000	\$25.90	\$25.90	\$29.60	\$33.30	\$48.10	\$66.60	\$107.30	\$173.90	\$266.40	\$440.30	\$691.90	\$691.90
\$380,000	\$26.60	\$26.60	\$30.40	\$34.20	\$49.40	\$68.40	\$110.20	\$178.60	\$273.60	\$452.20	\$710.60	\$710.60
\$390,000	\$27.30	\$27.30	\$31.20	\$35.10	\$50.70	\$70.20	\$113.10	\$183.30	\$280.80	\$464.10	\$729.30	\$729.30
\$400,000	\$28.00	\$28.00	\$32.00	\$36.00	\$52.00	\$72.00	\$116.00	\$188.00	\$288.00	\$476.00	\$748.00	\$748.00
\$410,000	\$28.70	\$28.70	\$32.80	\$36.90	\$53.30	\$73.80	\$118.90	\$192.70	\$295.20	\$487.90	\$766.70	\$766.70
\$420,000	\$29.40	\$29.40	\$33.60	\$37.80	\$54.60	\$75.60	\$121.80	\$197.40	\$302.40	\$499.80	\$785.40	\$785.40
\$430,000	\$30.10	\$30.10	\$34.40	\$38.70	\$55.90	\$77.40	\$124.70	\$202.10	\$309.60	\$511.70	\$804.10	\$804.10
\$440,000	\$30.80	\$30.80	\$35.20	\$39.60	\$57.20	\$79.20	\$127.60	\$206.80	\$316.80	\$523.60	\$822.80	\$822.80

\$450,000	\$31.50	\$31.50	\$36.00	\$40.50	\$58.50	\$81.00	\$130.50	\$211.50	\$324.00	\$535.50	\$841.50	\$841.50
\$460,000	\$32.20	\$32.20	\$36.80	\$41.40	\$59.80	\$82.80	\$133.40	\$216.20	\$331.20	\$547.40	\$860.20	\$860.20
\$470,000	\$32.90	\$32.90	\$37.60	\$42.30	\$61.10	\$84.60	\$136.30	\$220.90	\$338.40	\$559.30	\$878.90	\$878.90
\$480,000	\$33.60	\$33.60	\$38.40	\$43.20	\$62.40	\$86.40	\$139.20	\$225.60	\$345.60	\$571.20	\$897.60	\$897.60
\$490,000	\$34.30	\$34.30	\$39.20	\$44.10	\$63.70	\$88.20	\$142.10	\$230.30	\$352.80	\$583.10	\$916.30	\$916.30
\$500,000	\$35.00	\$35.00	\$40.00	\$45.00	\$65.00	\$90.00	\$145.00	\$235.00	\$360.00	\$595.00	\$935.00	\$935.00

SPOUSE/PARTNER VOLUNTARY TERM LIFE 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	\$0.35	\$0.35	\$0.40	\$0.45	\$0.65	\$0.90	\$1.45	\$2.35	\$3.60	\$5.95	\$9.35	\$9.35
\$10,000	\$0.70	\$0.70	\$0.80	\$0.90	\$1.30	\$1.80	\$2.90	\$4.70	\$7.20	\$11.90	\$18.70	\$18.70
\$15,000	\$1.05	\$1.05	\$1.20	\$1.35	\$1.95	\$2.70	\$4.35	\$7.05	\$10.80	\$17.85	\$28.05	\$28.05
\$20,000	\$1.40	\$1.40	\$1.60	\$1.80	\$2.60	\$3.60	\$5.80	\$9.40	\$14.40	\$23.80	\$37.40	\$37.40
\$25,000	\$1.75	\$1.75	\$2.00	\$2.25	\$3.25	\$4.50	\$7.25	\$11.75	\$18.00	\$29.75	\$46.75	\$46.75
\$30,000	\$2.10	\$2.10	\$2.40	\$2.70	\$3.90	\$5.40	\$8.70	\$14.10	\$21.60	\$35.70	\$56.10	\$56.10
\$35,000	\$2.45	\$2.45	\$2.80	\$3.15	\$4.55	\$6.30	\$10.15	\$16.45	\$25.20	\$41.65	\$65.45	\$65.45
\$40,000	\$2.80	\$2.80	\$3.20	\$3.60	\$5.20	\$7.20	\$11.60	\$18.80	\$28.80	\$47.60	\$74.80	\$74.80
\$45,000	\$3.15	\$3.15	\$3.60	\$4.05	\$5.85	\$8.10	\$13.05	\$21.15	\$32.40	\$53.55	\$84.15	\$84.15
\$50,000	\$3.50	\$3.50	\$4.00	\$4.50	\$6.50	\$9.00	\$14.50	\$23.50	\$36.00	\$59.50	\$93.50	\$93.50
\$55,000	\$3.85	\$3.85	\$4.40	\$4.95	\$7.15	\$9.90	\$15.95	\$25.85	\$39.60	\$65.45	\$102.85	\$102.85
\$60,000	\$4.20	\$4.20	\$4.80	\$5.40	\$7.80	\$10.80	\$17.40	\$28.20	\$43.20	\$71.40	\$112.20	\$112.20
\$65,000	\$4.55	\$4.55	\$5.20	\$5.85	\$8.45	\$11.70	\$18.85	\$30.55	\$46.80	\$77.35	\$121.55	\$121.55
\$70,000	\$4.90	\$4.90	\$5.60	\$6.30	\$9.10	\$12.60	\$20.30	\$32.90	\$50.40	\$83.30	\$130.90	\$130.90
\$75,000	\$5.25	\$5.25	\$6.00	\$6.75	\$9.75	\$13.50	\$21.75	\$35.25	\$54.00	\$89.25	\$140.25	\$140.25
\$80,000	\$5.60	\$5.60	\$6.40	\$7.20	\$10.40	\$14.40	\$23.20	\$37.60	\$57.60	\$95.20	\$149.60	\$149.60
\$85,000	\$5.95	\$5.95	\$6.80	\$7.65	\$11.05	\$15.30	\$24.65	\$39.95	\$61.20	\$101.15	\$158.95	\$158.95
\$90,000	\$6.30	\$6.30	\$7.20	\$8.10	\$11.70	\$16.20	\$26.10	\$42.30	\$64.80	\$107.10	\$168.30	\$168.30
\$95,000	\$6.65	\$6.65	\$7.60	\$8.55	\$12.35	\$17.10	\$27.55	\$44.65	\$68.40	\$113.05	\$177.65	\$177.65
\$100,000	\$7.00	\$7.00	\$8.00	\$9.00	\$13.00	\$18.00	\$29.00	\$47.00	\$72.00	\$119.00	\$187.00	\$187.00
\$105,000	\$7.35	\$7.35	\$8.40	\$9.45	\$13.65	\$18.90	\$30.45	\$49.35	\$75.60	\$124.95	\$196.35	\$196.35
\$110,000	\$7.70	\$7.70	\$8.80	\$9.90	\$14.30	\$19.80	\$31.90	\$51.70	\$79.20	\$130.90	\$205.70	\$205.70
\$115,000	\$8.05	\$8.05	\$9.20	\$10.35	\$14.95	\$20.70	\$33.35	\$54.05	\$82.80	\$136.85	\$215.05	\$215.05
\$120,000	\$8.40	\$8.40	\$9.60	\$10.80	\$15.60	\$21.60	\$34.80	\$56.40	\$86.40	\$142.80	\$224.40	\$224.40
\$125,000	\$8.75	\$8.75	\$10.00	\$11.25	\$16.25	\$22.50	\$36.25	\$58.75	\$90.00	\$148.75	\$233.75	\$233.75
\$130,000	\$9.10	\$9.10	\$10.40	\$11.70	\$16.90	\$23.40	\$37.70	\$61.10	\$93.60	\$154.70	\$243.10	\$243.10
\$135,000	\$9.45	\$9.45	\$10.80	\$12.15	\$17.55	\$24.30	\$39.15	\$63.45	\$97.20	\$160.65	\$252.45	\$252.45
\$140,000	\$9.80	\$9.80	\$11.20	\$12.60	\$18.20	\$25.20	\$40.60	\$65.80	\$100.80	\$166.60	\$261.80	\$261.80
\$145,000	\$10.15	\$10.15	\$11.60	\$13.05	\$18.85	\$26.10	\$42.05	\$68.15	\$104.40	\$172.55	\$271.15	\$271.15
\$150,000	\$10.50	\$10.50	\$12.00	\$13.50	\$19.50	\$27.00	\$43.50	\$70.50	\$108.00	\$178.50	\$280.50	\$280.50
\$155,000	\$10.85	\$10.85	\$12.40	\$13.95	\$20.15	\$27.90	\$44.95	\$72.85	\$111.60	\$184.45	\$289.85	\$289.85
\$160,000	\$11.20	\$11.20	\$12.80	\$14.40	\$20.80	\$28.80	\$46.40	\$75.20	\$115.20	\$190.40	\$299.20	\$299.20
\$165,000	\$11.55	\$11.55	\$13.20	\$14.85	\$21.45	\$29.70	\$47.85	\$77.55	\$118.80	\$196.35	\$308.55	\$308.55
\$170,000	\$11.90	\$11.90	\$13.60	\$15.30	\$22.10	\$30.60	\$49.30	\$79.90	\$122.40	\$202.30	\$317.90	\$317.90
\$175,000	\$12.25	\$12.25	\$14.00	\$15.75	\$22.75	\$31.50	\$50.75	\$82.25	\$126.00	\$208.25	\$327.25	\$327.25
\$180,000	\$12.60	\$12.60	\$14.40	\$16.20	\$23.40	\$32.40	\$52.20	\$84.60	\$129.60	\$214.20	\$336.60	\$336.60
\$185,000	\$12.95	\$12.95	\$14.80	\$16.65	\$24.05	\$33.30	\$53.65	\$86.95	\$133.20	\$220.15	\$345.95	\$345.95
\$190,000	\$13.30	\$13.30	\$15.20	\$17.10	\$24.70	\$34.20	\$55.10	\$89.30	\$136.80	\$226.10	\$355.30	\$355.30
\$195,000	\$13.65	\$13.65	\$15.60	\$17.55	\$25.35	\$35.10	\$56.55	\$91.65	\$140.40	\$232.05	\$364.65	\$364.65
\$200,000	\$14.00	\$14.00	\$16.00	\$18.00	\$26.00	\$36.00	\$58.00	\$94.00	\$144.00	\$238.00	\$374.00	\$374.00
\$205,000	\$14.35	\$14.35	\$16.40	\$18.45	\$26.65	\$36.90	\$59.45	\$96.35	\$147.60	\$243.95	\$383.35	\$383.35
\$210,000	\$14.70	\$14.70	\$16.80	\$18.90	\$27.30	\$37.80	\$60.90	\$98.70	\$151.20	\$249.90	\$392.70	\$392.70
\$215,000	\$15.05	\$15.05	\$17.20	\$19.35	\$27.95	\$38.70	\$62.35	\$101.05	\$154.80	\$255.85	\$402.05	\$402.05
\$220,000	\$15.40	\$15.40	\$17.60	\$19.80	\$28.60	\$39.60	\$63.80	\$103.40	\$158.40	\$261.80	\$411.40	\$411.40
\$225,000	\$15.75	\$15.75	\$18.00	\$20.25	\$29.25	\$40.50	\$65.25	\$105.75	\$162.00	\$267.75	\$420.75	\$420.75
\$230,000	\$16.10	\$16.10	\$18.40	\$20.70	\$29.90	\$41.40	\$66.70	\$108.10	\$165.60	\$273.70	\$430.10	\$430.10
\$235,000	\$16.45	\$16.45	\$18.80	\$21.15	\$30.55	\$42.30	\$68.15	\$110.45	\$169.20	\$279.65	\$439.45	\$439.45

\$240,000	\$16.80	\$16.80	\$19.20	\$21.60	\$31.20	\$43.20	\$69.60	\$112.80	\$172.80	\$285.60	\$448.80	\$448.80
\$245,000	\$17.15	\$17.15	\$19.60	\$22.05	\$31.85	\$44.10	\$71.05	\$115.15	\$176.40	\$291.55	\$458.15	\$458.15
\$250,000	\$17.50	\$17.50	\$20.00	\$22.50	\$32.50	\$45.00	\$72.50	\$117.50	\$180.00	\$297.50	\$467.50	\$467.50
\$255,000	\$17.85	\$17.85	\$20.40	\$22.95	\$33.15	\$45.90	\$73.95	\$119.85	\$183.60	\$303.45	\$476.85	\$476.85
\$260,000	\$18.20	\$18.20	\$20.80	\$23.40	\$33.80	\$46.80	\$75.40	\$122.20	\$187.20	\$309.40	\$486.20	\$486.20
\$265,000	\$18.55	\$18.55	\$21.20	\$23.85	\$34.45	\$47.70	\$76.85	\$124.55	\$190.80	\$315.35	\$495.55	\$495.55
\$270,000	\$18.90	\$18.90	\$21.60	\$24.30	\$35.10	\$48.60	\$78.30	\$126.90	\$194.40	\$321.30	\$504.90	\$504.90
\$275,000	\$19.25	\$19.25	\$22.00	\$24.75	\$35.75	\$49.50	\$79.75	\$129.25	\$198.00	\$327.25	\$514.25	\$514.25
\$280,000	\$19.60	\$19.60	\$22.40	\$25.20	\$36.40	\$50.40	\$81.20	\$131.60	\$201.60	\$333.20	\$523.60	\$523.60
\$285,000	\$19.95	\$19.95	\$22.80	\$25.65	\$37.05	\$51.30	\$82.65	\$133.95	\$205.20	\$339.15	\$532.95	\$532.95
\$290,000	\$20.30	\$20.30	\$23.20	\$26.10	\$37.70	\$52.20	\$84.10	\$136.30	\$208.80	\$345.10	\$542.30	\$542.30
\$295,000	\$20.65	\$20.65	\$23.60	\$26.55	\$38.35	\$53.10	\$85.55	\$138.65	\$212.40	\$351.05	\$551.65	\$551.65
\$300,000	\$21.00	\$21.00	\$24.00	\$27.00	\$39.00	\$54.00	\$87.00	\$141.00	\$216.00	\$357.00	\$561.00	\$561.00

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	Benefit Amount	Cost For All Children
\$5,000	\$0.85	\$10,000	\$1.70

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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