

# 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.

<b>VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b>												
<b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>												
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	\$0.60	\$0.60	\$0.80	\$0.90	\$1.20	\$1.70	\$2.50	\$4.40	\$6.70	\$11.90	\$18.90	\$18.90
\$20,000	\$1.20	\$1.20	\$1.60	\$1.80	\$2.40	\$3.40	\$5.00	\$8.80	\$13.40	\$23.80	\$37.80	\$37.80
\$30,000	\$1.80	\$1.80	\$2.40	\$2.70	\$3.60	\$5.10	\$7.50	\$13.20	\$20.10	\$35.70	\$56.70	\$56.70
\$40,000	\$2.40	\$2.40	\$3.20	\$3.60	\$4.80	\$6.80	\$10.00	\$17.60	\$26.80	\$47.60	\$75.60	\$75.60
\$50,000	\$3.00	\$3.00	\$4.00	\$4.50	\$6.00	\$8.50	\$12.50	\$22.00	\$33.50	\$59.50	\$94.50	\$94.50
\$60,000	\$3.60	\$3.60	\$4.80	\$5.40	\$7.20	\$10.20	\$15.00	\$26.40	\$40.20	\$71.40	\$113.40	\$113.40
\$70,000	\$4.20	\$4.20	\$5.60	\$6.30	\$8.40	\$11.90	\$17.50	\$30.80	\$46.90	\$83.30	\$132.30	\$132.30
\$80,000	\$4.80	\$4.80	\$6.40	\$7.20	\$9.60	\$13.60	\$20.00	\$35.20	\$53.60	\$95.20	\$151.20	\$151.20
\$90,000	\$5.40	\$5.40	\$7.20	\$8.10	\$10.80	\$15.30	\$22.50	\$39.60	\$60.30	\$107.10	\$170.10	\$170.10
\$100,000	\$6.00	\$6.00	\$8.00	\$9.00	\$12.00	\$17.00	\$25.00	\$44.00	\$67.00	\$119.00	\$189.00	\$189.00
\$110,000	\$6.60	\$6.60	\$8.80	\$9.90	\$13.20	\$18.70	\$27.50	\$48.40	\$73.70	\$130.90	\$207.90	\$207.90
\$120,000	\$7.20	\$7.20	\$9.60	\$10.80	\$14.40	\$20.40	\$30.00	\$52.80	\$80.40	\$142.80	\$226.80	\$226.80
\$130,000	\$7.80	\$7.80	\$10.40	\$11.70	\$15.60	\$22.10	\$32.50	\$57.20	\$87.10	\$154.70	\$245.70	\$245.70
\$140,000	\$8.40	\$8.40	\$11.20	\$12.60	\$16.80	\$23.80	\$35.00	\$61.60	\$93.80	\$166.60	\$264.60	\$264.60
\$150,000	\$9.00	\$9.00	\$12.00	\$13.50	\$18.00	\$25.50	\$37.50	\$66.00	\$100.50	\$178.50	\$283.50	\$283.50
\$160,000	\$9.60	\$9.60	\$12.80	\$14.40	\$19.20	\$27.20	\$40.00	\$70.40	\$107.20	\$190.40	\$302.40	\$302.40
\$170,000	\$10.20	\$10.20	\$13.60	\$15.30	\$20.40	\$28.90	\$42.50	\$74.80	\$113.90	\$202.30	\$321.30	\$321.30
\$180,000	\$10.80	\$10.80	\$14.40	\$16.20	\$21.60	\$30.60	\$45.00	\$79.20	\$120.60	\$214.20	\$340.20	\$340.20
\$190,000	\$11.40	\$11.40	\$15.20	\$17.10	\$22.80	\$32.30	\$47.50	\$83.60	\$127.30	\$226.10	\$359.10	\$359.10
\$200,000	\$12.00	\$12.00	\$16.00	\$18.00	\$24.00	\$34.00	\$50.00	\$88.00	\$134.00	\$238.00	\$378.00	\$378.00
\$210,000	\$12.60	\$12.60	\$16.80	\$18.90	\$25.20	\$35.70	\$52.50	\$92.40	\$140.70	\$249.90	\$396.90	\$396.90
\$220,000	\$13.20	\$13.20	\$17.60	\$19.80	\$26.40	\$37.40	\$55.00	\$96.80	\$147.40	\$261.80	\$415.80	\$415.80
\$230,000	\$13.80	\$13.80	\$18.40	\$20.70	\$27.60	\$39.10	\$57.50	\$101.20	\$154.10	\$273.70	\$434.70	\$434.70
\$240,000	\$14.40	\$14.40	\$19.20	\$21.60	\$28.80	\$40.80	\$60.00	\$105.60	\$160.80	\$285.60	\$453.60	\$453.60
\$250,000	\$15.00	\$15.00	\$20.00	\$22.50	\$30.00	\$42.50	\$62.50	\$110.00	\$167.50	\$297.50	\$472.50	\$472.50
\$260,000	\$15.60	\$15.60	\$20.80	\$23.40	\$31.20	\$44.20	\$65.00	\$114.40	\$174.20	\$309.40	\$491.40	\$491.40
\$270,000	\$16.20	\$16.20	\$21.60	\$24.30	\$32.40	\$45.90	\$67.50	\$118.80	\$180.90	\$321.30	\$510.30	\$510.30
\$280,000	\$16.80	\$16.80	\$22.40	\$25.20	\$33.60	\$47.60	\$70.00	\$123.20	\$187.60	\$333.20	\$529.20	\$529.20
\$290,000	\$17.40	\$17.40	\$23.20	\$26.10	\$34.80	\$49.30	\$72.50	\$127.60	\$194.30	\$345.10	\$548.10	\$548.10
\$300,000	\$18.00	\$18.00	\$24.00	\$27.00	\$36.00	\$51.00	\$75.00	\$132.00	\$201.00	\$357.00	\$567.00	\$567.00
\$310,000	\$18.60	\$18.60	\$24.80	\$27.90	\$37.20	\$52.70	\$77.50	\$136.40	\$207.70	\$368.90	\$585.90	\$585.90
\$320,000	\$19.20	\$19.20	\$25.60	\$28.80	\$38.40	\$54.40	\$80.00	\$140.80	\$214.40	\$380.80	\$604.80	\$604.80
\$330,000	\$19.80	\$19.80	\$26.40	\$29.70	\$39.60	\$56.10	\$82.50	\$145.20	\$221.10	\$392.70	\$623.70	\$623.70
\$340,000	\$20.40	\$20.40	\$27.20	\$30.60	\$40.80	\$57.80	\$85.00	\$149.60	\$227.80	\$404.60	\$642.60	\$642.60
\$350,000	\$21.00	\$21.00	\$28.00	\$31.50	\$42.00	\$59.50	\$87.50	\$154.00	\$234.50	\$416.50	\$661.50	\$661.50
\$360,000	\$21.60	\$21.60	\$28.80	\$32.40	\$43.20	\$61.20	\$90.00	\$158.40	\$241.20	\$428.40	\$680.40	\$680.40
\$370,000	\$22.20	\$22.20	\$29.60	\$33.30	\$44.40	\$62.90	\$92.50	\$162.80	\$247.90	\$440.30	\$699.30	\$699.30
\$380,000	\$22.80	\$22.80	\$30.40	\$34.20	\$45.60	\$64.60	\$95.00	\$167.20	\$254.60	\$452.20	\$718.20	\$718.20
\$390,000	\$23.40	\$23.40	\$31.20	\$35.10	\$46.80	\$66.30	\$97.50	\$171.60	\$261.30	\$464.10	\$737.10	\$737.10
\$400,000	\$24.00	\$24.00	\$32.00	\$36.00	\$48.00	\$68.00	\$100.00	\$176.00	\$268.00	\$476.00	\$756.00	\$756.00
\$410,000	\$24.60	\$24.60	\$32.80	\$36.90	\$49.20	\$69.70	\$102.50	\$180.40	\$274.70	\$487.90	\$774.90	\$774.90
\$420,000	\$25.20	\$25.20	\$33.60	\$37.80	\$50.40	\$71.40	\$105.00	\$184.80	\$281.40	\$499.80	\$793.80	\$793.80
\$430,000	\$25.80	\$25.80	\$34.40	\$38.70	\$51.60	\$73.10	\$107.50	\$189.20	\$288.10	\$511.70	\$812.70	\$812.70
\$440,000	\$26.40	\$26.40	\$35.20	\$39.60	\$52.80	\$74.80	\$110.00	\$193.60	\$294.80	\$523.60	\$831.60	\$831.60

\$450,000	\$27.00	\$27.00	\$36.00	\$40.50	\$54.00	\$76.50	\$112.50	\$198.00	\$301.50	\$535.50	\$850.50	\$850.50
\$460,000	\$27.60	\$27.60	\$36.80	\$41.40	\$55.20	\$78.20	\$115.00	\$202.40	\$308.20	\$547.40	\$869.40	\$869.40
\$470,000	\$28.20	\$28.20	\$37.60	\$42.30	\$56.40	\$79.90	\$117.50	\$206.80	\$314.90	\$559.30	\$888.30	\$888.30
\$480,000	\$28.80	\$28.80	\$38.40	\$43.20	\$57.60	\$81.60	\$120.00	\$211.20	\$321.60	\$571.20	\$907.20	\$907.20
\$490,000	\$29.40	\$29.40	\$39.20	\$44.10	\$58.80	\$83.30	\$122.50	\$215.60	\$328.30	\$583.10	\$926.10	\$926.10
\$500,000	\$30.00	\$30.00	\$40.00	\$45.00	\$60.00	\$85.00	\$125.00	\$220.00	\$335.00	\$595.00	\$945.00	\$945.00

<b>SPOUSE/PARTNER VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b>												
<b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>												
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	\$0.60	\$0.60	\$0.80	\$0.90	\$1.20	\$1.70	\$2.50	\$4.40	\$6.70	\$11.90	\$18.90	\$18.90
\$20,000	\$1.20	\$1.20	\$1.60	\$1.80	\$2.40	\$3.40	\$5.00	\$8.80	\$13.40	\$23.80	\$37.80	\$37.80
\$30,000	\$1.80	\$1.80	\$2.40	\$2.70	\$3.60	\$5.10	\$7.50	\$13.20	\$20.10	\$35.70	\$56.70	\$56.70
\$40,000	\$2.40	\$2.40	\$3.20	\$3.60	\$4.80	\$6.80	\$10.00	\$17.60	\$26.80	\$47.60	\$75.60	\$75.60
\$50,000	\$3.00	\$3.00	\$4.00	\$4.50	\$6.00	\$8.50	\$12.50	\$22.00	\$33.50	\$59.50	\$94.50	\$94.50
\$60,000	\$3.60	\$3.60	\$4.80	\$5.40	\$7.20	\$10.20	\$15.00	\$26.40	\$40.20	\$71.40	\$113.40	\$113.40
\$70,000	\$4.20	\$4.20	\$5.60	\$6.30	\$8.40	\$11.90	\$17.50	\$30.80	\$46.90	\$83.30	\$132.30	\$132.30
\$80,000	\$4.80	\$4.80	\$6.40	\$7.20	\$9.60	\$13.60	\$20.00	\$35.20	\$53.60	\$95.20	\$151.20	\$151.20
\$90,000	\$5.40	\$5.40	\$7.20	\$8.10	\$10.80	\$15.30	\$22.50	\$39.60	\$60.30	\$107.10	\$170.10	\$170.10
\$100,000	\$6.00	\$6.00	\$8.00	\$9.00	\$12.00	\$17.00	\$25.00	\$44.00	\$67.00	\$119.00	\$189.00	\$189.00
\$110,000	\$6.60	\$6.60	\$8.80	\$9.90	\$13.20	\$18.70	\$27.50	\$48.40	\$73.70	\$130.90	\$207.90	\$207.90
\$120,000	\$7.20	\$7.20	\$9.60	\$10.80	\$14.40	\$20.40	\$30.00	\$52.80	\$80.40	\$142.80	\$226.80	\$226.80
\$130,000	\$7.80	\$7.80	\$10.40	\$11.70	\$15.60	\$22.10	\$32.50	\$57.20	\$87.10	\$154.70	\$245.70	\$245.70
\$140,000	\$8.40	\$8.40	\$11.20	\$12.60	\$16.80	\$23.80	\$35.00	\$61.60	\$93.80	\$166.60	\$264.60	\$264.60
\$150,000	\$9.00	\$9.00	\$12.00	\$13.50	\$18.00	\$25.50	\$37.50	\$66.00	\$100.50	\$178.50	\$283.50	\$283.50
\$160,000	\$9.60	\$9.60	\$12.80	\$14.40	\$19.20	\$27.20	\$40.00	\$70.40	\$107.20	\$190.40	\$302.40	\$302.40
\$170,000	\$10.20	\$10.20	\$13.60	\$15.30	\$20.40	\$28.90	\$42.50	\$74.80	\$113.90	\$202.30	\$321.30	\$321.30
\$180,000	\$10.80	\$10.80	\$14.40	\$16.20	\$21.60	\$30.60	\$45.00	\$79.20	\$120.60	\$214.20	\$340.20	\$340.20
\$190,000	\$11.40	\$11.40	\$15.20	\$17.10	\$22.80	\$32.30	\$47.50	\$83.60	\$127.30	\$226.10	\$359.10	\$359.10
\$200,000	\$12.00	\$12.00	\$16.00	\$18.00	\$24.00	\$34.00	\$50.00	\$88.00	\$134.00	\$238.00	\$378.00	\$378.00
\$210,000	\$12.60	\$12.60	\$16.80	\$18.90	\$25.20	\$35.70	\$52.50	\$92.40	\$140.70	\$249.90	\$396.90	\$396.90
\$220,000	\$13.20	\$13.20	\$17.60	\$19.80	\$26.40	\$37.40	\$55.00	\$96.80	\$147.40	\$261.80	\$415.80	\$415.80
\$230,000	\$13.80	\$13.80	\$18.40	\$20.70	\$27.60	\$39.10	\$57.50	\$101.20	\$154.10	\$273.70	\$434.70	\$434.70
\$240,000	\$14.40	\$14.40	\$19.20	\$21.60	\$28.80	\$40.80	\$60.00	\$105.60	\$160.80	\$285.60	\$453.60	\$453.60
\$250,000	\$15.00	\$15.00	\$20.00	\$22.50	\$30.00	\$42.50	\$62.50	\$110.00	\$167.50	\$297.50	\$472.50	\$472.50

<b>CHILD(REN) VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b>			
<b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>			
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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