

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	\$0.54	\$0.54	\$0.63	\$0.72	\$0.86	\$1.24	\$1.93	\$3.17	\$4.66	\$7.38	\$13.78	\$13.78
\$20,000	\$1.07	\$1.07	\$1.26	\$1.45	\$1.72	\$2.47	\$3.87	\$6.33	\$9.32	\$14.76	\$27.56	\$27.56
\$30,000	\$1.61	\$1.61	\$1.90	\$2.17	\$2.58	\$3.71	\$5.80	\$9.50	\$13.98	\$22.14	\$41.34	\$41.34
\$40,000	\$2.14	\$2.14	\$2.53	\$2.90	\$3.43	\$4.95	\$7.74	\$12.66	\$18.65	\$29.52	\$55.13	\$55.13
\$50,000	\$2.68	\$2.68	\$3.16	\$3.62	\$4.29	\$6.18	\$9.67	\$15.83	\$23.31	\$36.90	\$68.91	\$68.91
\$60,000	\$3.21	\$3.21	\$3.79	\$4.35	\$5.15	\$7.42	\$11.60	\$19.00	\$27.97	\$44.28	\$82.69	\$82.69
\$70,000	\$3.75	\$3.75	\$4.43	\$5.07	\$6.01	\$8.66	\$13.54	\$22.16	\$32.63	\$51.66	\$96.47	\$96.47
\$80,000	\$4.28	\$4.28	\$5.06	\$5.80	\$6.87	\$9.90	\$15.47	\$25.33	\$37.29	\$59.04	\$110.25	\$110.25
\$90,000	\$4.82	\$4.82	\$5.69	\$6.52	\$7.73	\$11.13	\$17.40	\$28.50	\$41.95	\$66.42	\$124.03	\$124.03
\$100,000	\$5.35	\$5.35	\$6.32	\$7.25	\$8.58	\$12.37	\$19.34	\$31.66	\$46.62	\$73.80	\$137.82	\$137.82
\$110,000	\$5.89	\$5.89	\$6.96	\$7.97	\$9.44	\$13.61	\$21.27	\$34.83	\$51.28	\$81.18	\$151.60	\$151.60
\$120,000	\$6.42	\$6.42	\$7.59	\$8.70	\$10.30	\$14.84	\$23.21	\$37.99	\$55.94	\$88.56	\$165.38	\$165.38
\$130,000	\$6.96	\$6.96	\$8.22	\$9.42	\$11.16	\$16.08	\$25.14	\$41.16	\$60.60	\$95.94	\$179.16	\$179.16
\$140,000	\$7.50	\$7.50	\$8.85	\$10.14	\$12.02	\$17.32	\$27.07	\$44.33	\$65.26	\$103.32	\$192.94	\$192.94
\$150,000	\$8.03	\$8.03	\$9.48	\$10.87	\$12.88	\$18.55	\$29.01	\$47.49	\$69.92	\$110.70	\$206.72	\$206.72
\$160,000	\$8.57	\$8.57	\$10.12	\$11.59	\$13.74	\$19.79	\$30.94	\$50.66	\$74.58	\$118.08	\$220.50	\$220.50
\$170,000	\$9.10	\$9.10	\$10.75	\$12.32	\$14.59	\$21.03	\$32.88	\$53.82	\$79.25	\$125.46	\$234.29	\$234.29
\$180,000	\$9.64	\$9.64	\$11.38	\$13.04	\$15.45	\$22.26	\$34.81	\$56.99	\$83.91	\$132.84	\$248.07	\$248.07
\$190,000	\$10.17	\$10.17	\$12.01	\$13.77	\$16.31	\$23.50	\$36.74	\$60.16	\$88.57	\$140.22	\$261.85	\$261.85
\$200,000	\$10.71	\$10.71	\$12.65	\$14.49	\$17.17	\$24.74	\$38.68	\$63.32	\$93.23	\$147.60	\$275.63	\$275.63
\$210,000	\$11.24	\$11.24	\$13.28	\$15.22	\$18.03	\$25.98	\$40.61	\$66.49	\$97.89	\$154.98	\$289.41	\$289.41
\$220,000	\$11.78	\$11.78	\$13.91	\$15.94	\$18.89	\$27.21	\$42.54	\$69.66	\$102.55	\$162.36	\$303.19	\$303.19
\$230,000	\$12.31	\$12.31	\$14.54	\$16.67	\$19.74	\$28.45	\$44.48	\$72.82	\$107.22	\$169.74	\$316.98	\$316.98
\$240,000	\$12.85	\$12.85	\$15.18	\$17.39	\$20.60	\$29.69	\$46.41	\$75.99	\$111.88	\$177.12	\$330.76	\$330.76
\$250,000	\$13.38	\$13.38	\$15.81	\$18.12	\$21.46	\$30.92	\$48.35	\$79.15	\$116.54	\$184.50	\$344.54	\$344.54
\$260,000	\$13.92	\$13.92	\$16.44	\$18.84	\$22.32	\$32.16	\$50.28	\$82.32	\$121.20	\$191.88	\$358.32	\$358.32
\$270,000	\$14.46	\$14.46	\$17.07	\$19.56	\$23.18	\$33.40	\$52.21	\$85.49	\$125.86	\$199.26	\$372.10	\$372.10
\$280,000	\$14.99	\$14.99	\$17.70	\$20.29	\$24.04	\$34.63	\$54.15	\$88.65	\$130.52	\$206.64	\$385.88	\$385.88
\$290,000	\$15.53	\$15.53	\$18.34	\$21.01	\$24.90	\$35.87	\$56.08	\$91.82	\$135.18	\$214.02	\$399.66	\$399.66
\$300,000	\$16.06	\$16.06	\$18.97	\$21.74	\$25.75	\$37.11	\$58.02	\$94.98	\$139.85	\$221.40	\$413.45	\$413.45
\$310,000	\$16.60	\$16.60	\$19.60	\$22.46	\$26.61	\$38.34	\$59.95	\$98.15	\$144.51	\$228.78	\$427.23	\$427.23
\$320,000	\$17.13	\$17.13	\$20.23	\$23.19	\$27.47	\$39.58	\$61.88	\$101.32	\$149.17	\$236.16	\$441.01	\$441.01
\$330,000	\$17.67	\$17.67	\$20.87	\$23.91	\$28.33	\$40.82	\$63.82	\$104.48	\$153.83	\$243.54	\$454.79	\$454.79
\$340,000	\$18.20	\$18.20	\$21.50	\$24.64	\$29.19	\$42.06	\$65.75	\$107.65	\$158.49	\$250.92	\$468.57	\$468.57
\$350,000	\$18.74	\$18.74	\$22.13	\$25.36	\$30.05	\$43.29	\$67.68	\$110.82	\$163.15	\$258.30	\$482.35	\$482.35
\$360,000	\$19.27	\$19.27	\$22.76	\$26.09	\$30.90	\$44.53	\$69.62	\$113.98	\$167.82	\$265.68	\$496.14	\$496.14
\$370,000	\$19.81	\$19.81	\$23.40	\$26.81	\$31.76	\$45.77	\$71.55	\$117.15	\$172.48	\$273.06	\$509.92	\$509.92
\$380,000	\$20.34	\$20.34	\$24.03	\$27.54	\$32.62	\$47.00	\$73.49	\$120.31	\$177.14	\$280.44	\$523.70	\$523.70
\$390,000	\$20.88	\$20.88	\$24.66	\$28.26	\$33.48	\$48.24	\$75.42	\$123.48	\$181.80	\$287.82	\$537.48	\$537.48
\$400,000	\$21.42	\$21.42	\$25.29	\$28.98	\$34.34	\$49.48	\$77.35	\$126.65	\$186.46	\$295.20	\$551.26	\$551.26
\$410,000	\$21.95	\$21.95	\$25.92	\$29.71	\$35.20	\$50.71	\$79.29	\$129.81	\$191.12	\$302.58	\$565.04	\$565.04
\$420,000	\$22.49	\$22.49	\$26.56	\$30.43	\$36.06	\$51.95	\$81.22	\$132.98	\$195.78	\$309.96	\$578.82	\$578.82
\$430,000	\$23.02	\$23.02	\$27.19	\$31.16	\$36.91	\$53.19	\$83.16	\$136.14	\$200.45	\$317.34	\$592.61	\$592.61
\$440,000	\$23.56	\$23.56	\$27.82	\$31.88	\$37.77	\$54.42	\$85.09	\$139.31	\$205.11	\$324.72	\$606.39	\$606.39

\$450,000	\$24.09	\$24.09	\$28.45	\$32.61	\$38.63	\$55.66	\$87.02	\$142.48	\$209.77	\$332.10	\$620.17	\$620.17
\$460,000	\$24.63	\$24.63	\$29.09	\$33.33	\$39.49	\$56.90	\$88.96	\$145.64	\$214.43	\$339.48	\$633.95	\$633.95
\$470,000	\$25.16	\$25.16	\$29.72	\$34.06	\$40.35	\$58.14	\$90.89	\$148.81	\$219.09	\$346.86	\$647.73	\$647.73
\$480,000	\$25.70	\$25.70	\$30.35	\$34.78	\$41.21	\$59.37	\$92.82	\$151.98	\$223.75	\$354.24	\$661.51	\$661.51
\$490,000	\$26.23	\$26.23	\$30.98	\$35.51	\$42.06	\$60.61	\$94.76	\$155.14	\$228.42	\$361.62	\$675.30	\$675.30
\$500,000	\$26.77	\$26.77	\$31.62	\$36.23	\$42.92	\$61.85	\$96.69	\$158.31	\$233.08	\$369.00	\$689.08	\$689.08

SPOUSE/PARTNER 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	\$0.27	\$0.27	\$0.32	\$0.36	\$0.43	\$0.62	\$0.97	\$1.58	\$2.33	\$3.69	\$6.89	\$6.89
\$10,000	\$0.54	\$0.54	\$0.63	\$0.72	\$0.86	\$1.24	\$1.93	\$3.17	\$4.66	\$7.38	\$13.78	\$13.78
\$15,000	\$0.80	\$0.80	\$0.95	\$1.09	\$1.29	\$1.86	\$2.90	\$4.75	\$6.99	\$11.07	\$20.67	\$20.67
\$20,000	\$1.07	\$1.07	\$1.26	\$1.45	\$1.72	\$2.47	\$3.87	\$6.33	\$9.32	\$14.76	\$27.56	\$27.56
\$25,000	\$1.34	\$1.34	\$1.58	\$1.81	\$2.15	\$3.09	\$4.83	\$7.92	\$11.65	\$18.45	\$34.45	\$34.45
\$30,000	\$1.61	\$1.61	\$1.90	\$2.17	\$2.58	\$3.71	\$5.80	\$9.50	\$13.98	\$22.14	\$41.34	\$41.34
\$35,000	\$1.87	\$1.87	\$2.21	\$2.54	\$3.00	\$4.33	\$6.77	\$11.08	\$16.32	\$25.83	\$48.24	\$48.24
\$40,000	\$2.14	\$2.14	\$2.53	\$2.90	\$3.43	\$4.95	\$7.74	\$12.66	\$18.65	\$29.52	\$55.13	\$55.13
\$45,000	\$2.41	\$2.41	\$2.85	\$3.26	\$3.86	\$5.57	\$8.70	\$14.25	\$20.98	\$33.21	\$62.02	\$62.02
\$50,000	\$2.68	\$2.68	\$3.16	\$3.62	\$4.29	\$6.18	\$9.67	\$15.83	\$23.31	\$36.90	\$68.91	\$68.91
\$55,000	\$2.94	\$2.94	\$3.48	\$3.99	\$4.72	\$6.80	\$10.64	\$17.41	\$25.64	\$40.59	\$75.80	\$75.80
\$60,000	\$3.21	\$3.21	\$3.79	\$4.35	\$5.15	\$7.42	\$11.60	\$19.00	\$27.97	\$44.28	\$82.69	\$82.69
\$65,000	\$3.48	\$3.48	\$4.11	\$4.71	\$5.58	\$8.04	\$12.57	\$20.58	\$30.30	\$47.97	\$89.58	\$89.58
\$70,000	\$3.75	\$3.75	\$4.43	\$5.07	\$6.01	\$8.66	\$13.54	\$22.16	\$32.63	\$51.66	\$96.47	\$96.47
\$75,000	\$4.02	\$4.02	\$4.74	\$5.43	\$6.44	\$9.28	\$14.50	\$23.75	\$34.96	\$55.35	\$103.36	\$103.36
\$80,000	\$4.28	\$4.28	\$5.06	\$5.80	\$6.87	\$9.90	\$15.47	\$25.33	\$37.29	\$59.04	\$110.25	\$110.25
\$85,000	\$4.55	\$4.55	\$5.37	\$6.16	\$7.30	\$10.51	\$16.44	\$26.91	\$39.62	\$62.73	\$117.14	\$117.14
\$90,000	\$4.82	\$4.82	\$5.69	\$6.52	\$7.73	\$11.13	\$17.40	\$28.50	\$41.95	\$66.42	\$124.03	\$124.03
\$95,000	\$5.09	\$5.09	\$6.01	\$6.88	\$8.16	\$11.75	\$18.37	\$30.08	\$44.28	\$70.11	\$130.92	\$130.92
\$100,000	\$5.35	\$5.35	\$6.32	\$7.25	\$8.58	\$12.37	\$19.34	\$31.66	\$46.62	\$73.80	\$137.82	\$137.82

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 All Children	Benefit Amount	Cost For All Children
\$2,000	\$0.20	\$8,000	\$0.81
\$4,000	\$0.41	\$10,000	\$1.02
\$6,000	\$0.61		

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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