

Rates for Supplemental Life/AD&D and Spouse Life/AD&D

RATES

Age	Monthly Life and AD&D cost per \$1,000
0-29	\$0.058
30-34	\$0.069
35-39	\$0.090
40-44	\$0.115
45-49	\$0.165
50-54	\$0.241
55-59	\$0.379
60-64	\$0.646
65-69	\$1.203
70+	\$2.075

To calculate your cost per pay period, follow the steps below.

- Step 1** Annual Base Salary
- Step 2*** Multiply base salary by your desired election: 1, 2, 3, 4, 5, 6, 7 or 8 times, to a maximum of \$1,500,000
- Step 3** Divide Step 2 by 1,000 (round to the next higher whole number)
- Step 4** Multiply Step 3 by the amount from the table above that corresponds to your age
- Step 5** Multiply Step 4 x 12 to obtain annual premium cost
- Step 6** Divide Step 5 by 26 to get your cost per pay period

EXAMPLE

Jan is 36 years old and her annual base pay is \$39,200. She elects coverage amount of 2 x pay.

Step 1:
\$39,200 annual base salary

Step 2:
\$78,400 = 2x coverage

Step 3:
\$78,400 / 1,000 = \$78.4 (round up to 79)

Step 4:
\$79 x 0.090 = \$7.11

Step 5:
\$7.11 x 12 = \$85.32 annual premium

Step 6:
\$85.32 / 26 = \$3.28 per pay period

* Age reduction rules apply: coverage is reduced for age 65 and over.