

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												
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	\$0.25	\$0.22	\$0.24	\$0.33	\$0.47	\$0.72	\$1.05	\$1.52	\$2.06	\$3.00	\$5.31	\$9.57
\$20,000	\$0.50	\$0.44	\$0.49	\$0.66	\$0.94	\$1.43	\$2.10	\$3.05	\$4.13	\$5.99	\$10.62	\$19.14
\$30,000	\$0.75	\$0.66	\$0.73	\$1.00	\$1.41	\$2.15	\$3.16	\$4.57	\$6.19	\$8.99	\$15.92	\$28.72
\$40,000	\$1.00	\$0.89	\$0.98	\$1.33	\$1.88	\$2.86	\$4.21	\$6.09	\$8.25	\$11.98	\$21.23	\$38.29
\$50,000	\$1.25	\$1.11	\$1.22	\$1.66	\$2.35	\$3.58	\$5.26	\$7.62	\$10.32	\$14.98	\$26.54	\$47.86
\$60,000	\$1.50	\$1.33	\$1.47	\$1.99	\$2.82	\$4.29	\$6.31	\$9.14	\$12.38	\$17.97	\$31.85	\$57.43
\$70,000	\$1.74	\$1.55	\$1.71	\$2.33	\$3.30	\$5.01	\$7.37	\$10.66	\$14.44	\$20.97	\$37.15	\$67.01
\$80,000	\$1.99	\$1.77	\$1.96	\$2.66	\$3.77	\$5.72	\$8.42	\$12.18	\$16.50	\$23.96	\$42.46	\$76.58
\$90,000	\$2.24	\$1.99	\$2.20	\$2.99	\$4.24	\$6.44	\$9.47	\$13.71	\$18.57	\$26.96	\$47.77	\$86.15
\$100,000	\$2.49	\$2.22	\$2.45	\$3.32	\$4.71	\$7.15	\$10.52	\$15.23	\$20.63	\$29.95	\$53.08	\$95.72
\$110,000	\$2.74	\$2.44	\$2.69	\$3.66	\$5.18	\$7.87	\$11.58	\$16.75	\$22.69	\$32.95	\$58.38	\$105.30
\$120,000	\$2.99	\$2.66	\$2.94	\$3.99	\$5.65	\$8.58	\$12.63	\$18.28	\$24.76	\$35.94	\$63.69	\$114.87
\$130,000	\$3.24	\$2.88	\$3.18	\$4.32	\$6.12	\$9.30	\$13.68	\$19.80	\$26.82	\$38.94	\$69.00	\$124.44
\$140,000	\$3.49	\$3.10	\$3.42	\$4.65	\$6.59	\$10.02	\$14.73	\$21.32	\$28.88	\$41.94	\$74.31	\$134.01
\$150,000	\$3.74	\$3.32	\$3.67	\$4.98	\$7.06	\$10.73	\$15.78	\$22.85	\$30.95	\$44.93	\$79.62	\$143.58
\$160,000	\$3.99	\$3.54	\$3.91	\$5.32	\$7.53	\$11.45	\$16.84	\$24.37	\$33.01	\$47.93	\$84.92	\$153.16
\$170,000	\$4.24	\$3.77	\$4.16	\$5.65	\$8.00	\$12.16	\$17.89	\$25.89	\$35.07	\$50.92	\$90.23	\$162.73
\$180,000	\$4.49	\$3.99	\$4.40	\$5.98	\$8.47	\$12.88	\$18.94	\$27.42	\$37.14	\$53.92	\$95.54	\$172.30
\$190,000	\$4.74	\$4.21	\$4.65	\$6.31	\$8.94	\$13.59	\$19.99	\$28.94	\$39.20	\$56.91	\$100.85	\$181.87
\$200,000	\$4.98	\$4.43	\$4.89	\$6.65	\$9.42	\$14.31	\$21.05	\$30.46	\$41.26	\$59.91	\$106.15	\$191.45
\$210,000	\$5.23	\$4.65	\$5.14	\$6.98	\$9.89	\$15.02	\$22.10	\$31.98	\$43.32	\$62.90	\$111.46	\$201.02
\$220,000	\$5.48	\$4.87	\$5.38	\$7.31	\$10.36	\$15.74	\$23.15	\$33.51	\$45.39	\$65.90	\$116.77	\$210.59
\$230,000	\$5.73	\$5.10	\$5.63	\$7.64	\$10.83	\$16.45	\$24.20	\$35.03	\$47.45	\$68.89	\$122.08	\$220.16
\$240,000	\$5.98	\$5.32	\$5.87	\$7.98	\$11.30	\$17.17	\$25.26	\$36.55	\$49.51	\$71.89	\$127.38	\$229.74
\$250,000	\$6.23	\$5.54	\$6.12	\$8.31	\$11.77	\$17.88	\$26.31	\$38.08	\$51.58	\$74.88	\$132.69	\$239.31
\$260,000	\$6.48	\$5.76	\$6.36	\$8.64	\$12.24	\$18.60	\$27.36	\$39.60	\$53.64	\$77.88	\$138.00	\$248.88
\$270,000	\$6.73	\$5.98	\$6.60	\$8.97	\$12.71	\$19.32	\$28.41	\$41.12	\$55.70	\$80.88	\$143.31	\$258.45
\$280,000	\$6.98	\$6.20	\$6.85	\$9.30	\$13.18	\$20.03	\$29.46	\$42.65	\$57.77	\$83.87	\$148.62	\$268.02
\$290,000	\$7.23	\$6.42	\$7.09	\$9.64	\$13.65	\$20.75	\$30.52	\$44.17	\$59.83	\$86.87	\$153.92	\$277.60
\$300,000	\$7.48	\$6.65	\$7.34	\$9.97	\$14.12	\$21.46	\$31.57	\$45.69	\$61.89	\$89.86	\$159.23	\$287.17
\$310,000	\$7.73	\$6.87	\$7.58	\$10.30	\$14.59	\$22.18	\$32.62	\$47.22	\$63.96	\$92.86	\$164.54	\$296.74
\$320,000	\$7.98	\$7.09	\$7.83	\$10.63	\$15.06	\$22.89	\$33.67	\$48.74	\$66.02	\$95.85	\$169.85	\$306.31
\$330,000	\$8.22	\$7.31	\$8.07	\$10.97	\$15.54	\$23.61	\$34.73	\$50.26	\$68.08	\$98.85	\$175.15	\$315.89
\$340,000	\$8.47	\$7.53	\$8.32	\$11.30	\$16.01	\$24.32	\$35.78	\$51.78	\$70.14	\$101.84	\$180.46	\$325.46
\$350,000	\$8.72	\$7.75	\$8.56	\$11.63	\$16.48	\$25.04	\$36.83	\$53.31	\$72.21	\$104.84	\$185.77	\$335.03
\$360,000	\$8.97	\$7.98	\$8.81	\$11.96	\$16.95	\$25.75	\$37.88	\$54.83	\$74.27	\$107.83	\$191.08	\$344.60
\$370,000	\$9.22	\$8.20	\$9.05	\$12.30	\$17.42	\$26.47	\$38.94	\$56.35	\$76.33	\$110.83	\$196.38	\$354.18
\$380,000	\$9.47	\$8.42	\$9.30	\$12.63	\$17.89	\$27.18	\$39.99	\$57.88	\$78.40	\$113.82	\$201.69	\$363.75
\$390,000	\$9.72	\$8.64	\$9.54	\$12.96	\$18.36	\$27.90	\$41.04	\$59.40	\$80.46	\$116.82	\$207.00	\$373.32
\$400,000	\$9.97	\$8.86	\$9.78	\$13.29	\$18.83	\$28.62	\$42.09	\$60.92	\$82.52	\$119.82	\$212.31	\$382.89
\$410,000	\$10.22	\$9.08	\$10.03	\$13.62	\$19.30	\$29.33	\$43.14	\$62.45	\$84.59	\$122.81	\$217.62	\$392.46
\$420,000	\$10.47	\$9.30	\$10.27	\$13.96	\$19.77	\$30.05	\$44.20	\$63.97	\$86.65	\$125.81	\$222.92	\$402.04
\$430,000	\$10.72	\$9.53	\$10.52	\$14.29	\$20.24	\$30.76	\$45.25	\$65.49	\$88.71	\$128.80	\$228.23	\$411.61
\$440,000	\$10.97	\$9.75	\$10.76	\$14.62	\$20.71	\$31.48	\$46.30	\$67.02	\$90.78	\$131.80	\$233.54	\$421.18

\$450,000	\$11.22	\$9.97	\$11.01	\$14.95	\$21.18	\$32.19	\$47.35	\$68.54	\$92.84	\$134.79	\$238.85	\$430.75
\$460,000	\$11.46	\$10.19	\$11.25	\$15.29	\$21.66	\$32.91	\$48.41	\$70.06	\$94.90	\$137.79	\$244.15	\$440.33
\$470,000	\$11.71	\$10.41	\$11.50	\$15.62	\$22.13	\$33.62	\$49.46	\$71.58	\$96.96	\$140.78	\$249.46	\$449.90
\$480,000	\$11.96	\$10.63	\$11.74	\$15.95	\$22.60	\$34.34	\$50.51	\$73.11	\$99.03	\$143.78	\$254.77	\$459.47
\$490,000	\$12.21	\$10.86	\$11.99	\$16.28	\$23.07	\$35.05	\$51.56	\$74.63	\$101.09	\$146.77	\$260.08	\$469.04
\$500,000	\$12.46	\$11.08	\$12.23	\$16.62	\$23.54	\$35.77	\$52.62	\$76.15	\$103.15	\$149.77	\$265.38	\$478.62

SPOUSE VOLUNTARY TERM LIFE 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	\$0.14	\$0.12	\$0.13	\$0.18	\$0.26	\$0.38	\$0.56	\$0.84	\$1.13	\$1.64	\$2.92	\$4.79
\$10,000	\$0.28	\$0.24	\$0.27	\$0.36	\$0.51	\$0.76	\$1.13	\$1.67	\$2.27	\$3.29	\$5.84	\$9.57
\$15,000	\$0.42	\$0.35	\$0.40	\$0.54	\$0.77	\$1.14	\$1.69	\$2.51	\$3.40	\$4.93	\$8.76	\$14.36
\$20,000	\$0.55	\$0.47	\$0.54	\$0.72	\$1.02	\$1.51	\$2.25	\$3.34	\$4.53	\$6.57	\$11.69	\$19.14
\$25,000	\$0.69	\$0.59	\$0.67	\$0.90	\$1.28	\$1.89	\$2.82	\$4.18	\$5.67	\$8.22	\$14.61	\$23.93
\$30,000	\$0.83	\$0.71	\$0.80	\$1.08	\$1.54	\$2.27	\$3.38	\$5.01	\$6.80	\$9.86	\$17.53	\$28.72
\$35,000	\$0.97	\$0.82	\$0.94	\$1.26	\$1.79	\$2.65	\$3.94	\$5.85	\$7.93	\$11.50	\$20.45	\$33.50
\$40,000	\$1.11	\$0.94	\$1.07	\$1.44	\$2.05	\$3.03	\$4.50	\$6.68	\$9.06	\$13.14	\$23.37	\$38.29
\$45,000	\$1.25	\$1.06	\$1.20	\$1.62	\$2.31	\$3.41	\$5.07	\$7.52	\$10.20	\$14.79	\$26.29	\$43.08
\$50,000	\$1.38	\$1.18	\$1.34	\$1.80	\$2.56	\$3.78	\$5.63	\$8.35	\$11.33	\$16.43	\$29.22	\$47.86
\$55,000	\$1.52	\$1.29	\$1.47	\$1.98	\$2.82	\$4.16	\$6.19	\$9.19	\$12.46	\$18.07	\$32.14	\$52.65
\$60,000	\$1.66	\$1.41	\$1.61	\$2.16	\$3.07	\$4.54	\$6.76	\$10.02	\$13.60	\$19.72	\$35.06	\$57.43
\$65,000	\$1.80	\$1.53	\$1.74	\$2.34	\$3.33	\$4.92	\$7.32	\$10.86	\$14.73	\$21.36	\$37.98	\$62.22
\$70,000	\$1.94	\$1.65	\$1.87	\$2.52	\$3.59	\$5.30	\$7.88	\$11.70	\$15.86	\$23.00	\$40.90	\$67.01
\$75,000	\$2.08	\$1.77	\$2.01	\$2.70	\$3.84	\$5.68	\$8.45	\$12.53	\$17.00	\$24.65	\$43.82	\$71.79
\$80,000	\$2.22	\$1.88	\$2.14	\$2.88	\$4.10	\$6.06	\$9.01	\$13.37	\$18.13	\$26.29	\$46.74	\$76.58
\$85,000	\$2.35	\$2.00	\$2.28	\$3.06	\$4.35	\$6.43	\$9.57	\$14.20	\$19.26	\$27.93	\$49.67	\$81.36
\$90,000	\$2.49	\$2.12	\$2.41	\$3.24	\$4.61	\$6.81	\$10.14	\$15.04	\$20.40	\$29.58	\$52.59	\$86.15
\$95,000	\$2.63	\$2.24	\$2.54	\$3.42	\$4.87	\$7.19	\$10.70	\$15.87	\$21.53	\$31.22	\$55.51	\$90.94
\$100,000	\$2.77	\$2.35	\$2.68	\$3.60	\$5.12	\$7.57	\$11.26	\$16.71	\$22.66	\$32.86	\$58.43	\$95.72
\$105,000	\$2.91	\$2.47	\$2.81	\$3.78	\$5.38	\$7.95	\$11.82	\$17.54	\$23.79	\$34.50	\$61.35	\$100.51
\$110,000	\$3.05	\$2.59	\$2.94	\$3.96	\$5.64	\$8.33	\$12.39	\$18.38	\$24.93	\$36.15	\$64.27	\$105.30
\$115,000	\$3.18	\$2.71	\$3.08	\$4.14	\$5.89	\$8.70	\$12.95	\$19.21	\$26.06	\$37.79	\$67.20	\$110.08
\$120,000	\$3.32	\$2.82	\$3.21	\$4.32	\$6.15	\$9.08	\$13.51	\$20.05	\$27.19	\$39.43	\$70.12	\$114.87
\$125,000	\$3.46	\$2.94	\$3.35	\$4.50	\$6.40	\$9.46	\$14.08	\$20.88	\$28.33	\$41.08	\$73.04	\$119.65
\$130,000	\$3.60	\$3.06	\$3.48	\$4.68	\$6.66	\$9.84	\$14.64	\$21.72	\$29.46	\$42.72	\$75.96	\$124.44
\$135,000	\$3.74	\$3.18	\$3.61	\$4.86	\$6.92	\$10.22	\$15.20	\$22.56	\$30.59	\$44.36	\$78.88	\$129.23
\$140,000	\$3.88	\$3.30	\$3.75	\$5.04	\$7.17	\$10.60	\$15.77	\$23.39	\$31.73	\$46.01	\$81.80	\$134.01
\$145,000	\$4.02	\$3.41	\$3.88	\$5.22	\$7.43	\$10.98	\$16.33	\$24.23	\$32.86	\$47.65	\$84.72	\$138.80
\$150,000	\$4.15	\$3.53	\$4.02	\$5.40	\$7.68	\$11.35	\$16.89	\$25.06	\$33.99	\$49.29	\$87.65	\$143.58
\$155,000	\$4.29	\$3.65	\$4.15	\$5.58	\$7.94	\$11.73	\$17.46	\$25.90	\$35.13	\$50.94	\$90.57	\$148.37
\$160,000	\$4.43	\$3.77	\$4.28	\$5.76	\$8.20	\$12.11	\$18.02	\$26.73	\$36.26	\$52.58	\$93.49	\$153.16
\$165,000	\$4.57	\$3.88	\$4.42	\$5.94	\$8.45	\$12.49	\$18.58	\$27.57	\$37.39	\$54.22	\$96.41	\$157.94
\$170,000	\$4.71	\$4.00	\$4.55	\$6.12	\$8.71	\$12.87	\$19.14	\$28.40	\$38.52	\$55.86	\$99.33	\$162.73
\$175,000	\$4.85	\$4.12	\$4.68	\$6.30	\$8.97	\$13.25	\$19.71	\$29.24	\$39.66	\$57.51	\$102.25	\$167.52
\$180,000	\$4.98	\$4.24	\$4.82	\$6.48	\$9.22	\$13.62	\$20.27	\$30.07	\$40.79	\$59.15	\$105.18	\$172.30
\$185,000	\$5.12	\$4.35	\$4.95	\$6.66	\$9.48	\$14.00	\$20.83	\$30.91	\$41.92	\$60.79	\$108.10	\$177.09
\$190,000	\$5.26	\$4.47	\$5.09	\$6.84	\$9.73	\$14.38	\$21.40	\$31.74	\$43.06	\$62.44	\$111.02	\$181.87
\$195,000	\$5.40	\$4.59	\$5.22	\$7.02	\$9.99	\$14.76	\$21.96	\$32.58	\$44.19	\$64.08	\$113.94	\$186.66
\$200,000	\$5.54	\$4.71	\$5.35	\$7.20	\$10.25	\$15.14	\$22.52	\$33.42	\$45.32	\$65.72	\$116.86	\$191.45
\$205,000	\$5.68	\$4.83	\$5.49	\$7.38	\$10.50	\$15.52	\$23.09	\$34.25	\$46.46	\$67.37	\$119.78	\$196.23
\$210,000	\$5.82	\$4.94	\$5.62	\$7.56	\$10.76	\$15.90	\$23.65	\$35.09	\$47.59	\$69.01	\$122.70	\$201.02
\$215,000	\$5.95	\$5.06	\$5.76	\$7.74	\$11.01	\$16.27	\$24.21	\$35.92	\$48.72	\$70.65	\$125.63	\$205.80
\$220,000	\$6.09	\$5.18	\$5.89	\$7.92	\$11.27	\$16.65	\$24.78	\$36.76	\$49.86	\$72.30	\$128.55	\$210.59
\$225,000	\$6.23	\$5.30	\$6.02	\$8.10	\$11.53	\$17.03	\$25.34	\$37.59	\$50.99	\$73.94	\$131.47	\$215.38
\$230,000	\$6.37	\$5.41	\$6.16	\$8.28	\$11.78	\$17.41	\$25.90	\$38.43	\$52.12	\$75.58	\$134.39	\$220.16
\$235,000	\$6.51	\$5.53	\$6.29	\$8.46	\$12.04	\$17.79	\$26.46	\$39.26	\$53.25	\$77.22	\$137.31	\$224.95
\$240,000	\$6.65	\$5.65	\$6.42	\$8.64	\$12.30	\$18.17	\$27.03	\$40.10	\$54.39	\$78.87	\$140.23	\$229.74

\$245,000	\$6.78	\$5.77	\$6.56	\$8.82	\$12.55	\$18.54	\$27.59	\$40.93	\$55.52	\$80.51	\$143.16	\$234.52
\$250,000	\$6.92	\$5.88	\$6.69	\$9.00	\$12.81	\$18.92	\$28.15	\$41.77	\$56.65	\$82.15	\$146.08	\$239.31

CHILD(REN) VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE						
Bi-weekly Premium Amount (Cost per Pay Period – 26/Year)						
Benefit Amount	Cost For Each Child	x	Number of Covered Children	=	Cost For All Children	
\$10,000	\$0.21	x		=		

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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