

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	\$0.80	\$0.80	\$1.01	\$1.45	\$2.09	\$3.77	\$5.73	\$8.50	\$11.95	\$17.85	\$33.18	\$33.18
\$20,000	\$1.60	\$1.60	\$2.02	\$2.90	\$4.18	\$7.54	\$11.46	\$17.00	\$23.90	\$35.70	\$66.36	\$66.36
\$30,000	\$2.40	\$2.40	\$3.03	\$4.35	\$6.27	\$11.31	\$17.19	\$25.50	\$35.85	\$53.55	\$99.54	\$99.54
\$40,000	\$3.20	\$3.20	\$4.04	\$5.80	\$8.36	\$15.08	\$22.92	\$34.00	\$47.80	\$71.40	\$132.72	\$132.72
\$50,000	\$4.00	\$4.00	\$5.05	\$7.25	\$10.45	\$18.85	\$28.65	\$42.50	\$59.75	\$89.25	\$165.90	\$165.90
\$60,000	\$4.80	\$4.80	\$6.06	\$8.70	\$12.54	\$22.62	\$34.38	\$51.00	\$71.70	\$107.10	\$199.08	\$199.08
\$70,000	\$5.60	\$5.60	\$7.07	\$10.15	\$14.63	\$26.39	\$40.11	\$59.50	\$83.65	\$124.95	\$232.26	\$232.26
\$80,000	\$6.40	\$6.40	\$8.08	\$11.60	\$16.72	\$30.16	\$45.84	\$68.00	\$95.60	\$142.80	\$265.44	\$265.44
\$90,000	\$7.20	\$7.20	\$9.09	\$13.05	\$18.81	\$33.93	\$51.57	\$76.50	\$107.55	\$160.65	\$298.62	\$298.62
\$100,000	\$8.00	\$8.00	\$10.10	\$14.50	\$20.90	\$37.70	\$57.30	\$85.00	\$119.50	\$178.50	\$331.80	\$331.80
\$110,000	\$8.80	\$8.80	\$11.11	\$15.95	\$22.99	\$41.47	\$63.03	\$93.50	\$131.45	\$196.35	\$364.98	\$364.98
\$120,000	\$9.60	\$9.60	\$12.12	\$17.40	\$25.08	\$45.24	\$68.76	\$102.00	\$143.40	\$214.20	\$398.16	\$398.16
\$130,000	\$10.40	\$10.40	\$13.13	\$18.85	\$27.17	\$49.01	\$74.49	\$110.50	\$155.35	\$232.05	\$431.34	\$431.34
\$140,000	\$11.20	\$11.20	\$14.14	\$20.30	\$29.26	\$52.78	\$80.22	\$119.00	\$167.30	\$249.90	\$464.52	\$464.52
\$150,000	\$12.00	\$12.00	\$15.15	\$21.75	\$31.35	\$56.55	\$85.95	\$127.50	\$179.25	\$267.75	\$497.70	\$497.70
\$160,000	\$12.80	\$12.80	\$16.16	\$23.20	\$33.44	\$60.32	\$91.68	\$136.00	\$191.20	\$285.60	\$530.88	\$530.88
\$170,000	\$13.60	\$13.60	\$17.17	\$24.65	\$35.53	\$64.09	\$97.41	\$144.50	\$203.15	\$303.45	\$564.06	\$564.06
\$180,000	\$14.40	\$14.40	\$18.18	\$26.10	\$37.62	\$67.86	\$103.14	\$153.00	\$215.10	\$321.30	\$597.24	\$597.24
\$190,000	\$15.20	\$15.20	\$19.19	\$27.55	\$39.71	\$71.63	\$108.87	\$161.50	\$227.05	\$339.15	\$630.42	\$630.42
\$200,000	\$16.00	\$16.00	\$20.20	\$29.00	\$41.80	\$75.40	\$114.60	\$170.00	\$239.00	\$357.00	\$663.60	\$663.60
\$210,000	\$16.80	\$16.80	\$21.21	\$30.45	\$43.89	\$79.17	\$120.33	\$178.50	\$250.95	\$374.85	\$696.78	\$696.78
\$220,000	\$17.60	\$17.60	\$22.22	\$31.90	\$45.98	\$82.94	\$126.06	\$187.00	\$262.90	\$392.70	\$729.96	\$729.96
\$230,000	\$18.40	\$18.40	\$23.23	\$33.35	\$48.07	\$86.71	\$131.79	\$195.50	\$274.85	\$410.55	\$763.14	\$763.14
\$240,000	\$19.20	\$19.20	\$24.24	\$34.80	\$50.16	\$90.48	\$137.52	\$204.00	\$286.80	\$428.40	\$796.32	\$796.32
\$250,000	\$20.00	\$20.00	\$25.25	\$36.25	\$52.25	\$94.25	\$143.25	\$212.50	\$298.75	\$446.25	\$829.50	\$829.50
\$260,000	\$20.80	\$20.80	\$26.26	\$37.70	\$54.34	\$98.02	\$148.98	\$221.00	\$310.70	\$464.10	\$862.68	\$862.68
\$270,000	\$21.60	\$21.60	\$27.27	\$39.15	\$56.43	\$101.79	\$154.71	\$229.50	\$322.65	\$481.95	\$895.86	\$895.86
\$280,000	\$22.40	\$22.40	\$28.28	\$40.60	\$58.52	\$105.56	\$160.44	\$238.00	\$334.60	\$499.80	\$929.04	\$929.04
\$290,000	\$23.20	\$23.20	\$29.29	\$42.05	\$60.61	\$109.33	\$166.17	\$246.50	\$346.55	\$517.65	\$962.22	\$962.22
\$300,000	\$24.00	\$24.00	\$30.30	\$43.50	\$62.70	\$113.10	\$171.90	\$255.00	\$358.50	\$535.50	\$995.40	\$995.40
\$310,000	\$24.80	\$24.80	\$31.31	\$44.95	\$64.79	\$116.87	\$177.63	\$263.50	\$370.45	\$553.35	\$1,028.58	\$1,028.58
\$320,000	\$25.60	\$25.60	\$32.32	\$46.40	\$66.88	\$120.64	\$183.36	\$272.00	\$382.40	\$571.20	\$1,061.76	\$1,061.76
\$330,000	\$26.40	\$26.40	\$33.33	\$47.85	\$68.97	\$124.41	\$189.09	\$280.50	\$394.35	\$589.05	\$1,094.94	\$1,094.94
\$340,000	\$27.20	\$27.20	\$34.34	\$49.30	\$71.06	\$128.18	\$194.82	\$289.00	\$406.30	\$606.90	\$1,128.12	\$1,128.12
\$350,000	\$28.00	\$28.00	\$35.35	\$50.75	\$73.15	\$131.95	\$200.55	\$297.50	\$418.25	\$624.75	\$1,161.30	\$1,161.30
\$360,000	\$28.80	\$28.80	\$36.36	\$52.20	\$75.24	\$135.72	\$206.28	\$306.00	\$430.20	\$642.60	\$1,194.48	\$1,194.48
\$370,000	\$29.60	\$29.60	\$37.37	\$53.65	\$77.33	\$139.49	\$212.01	\$314.50	\$442.15	\$660.45	\$1,227.66	\$1,227.66
\$380,000	\$30.40	\$30.40	\$38.38	\$55.10	\$79.42	\$143.26	\$217.74	\$323.00	\$454.10	\$678.30	\$1,260.84	\$1,260.84
\$390,000	\$31.20	\$31.20	\$39.39	\$56.55	\$81.51	\$147.03	\$223.47	\$331.50	\$466.05	\$696.15	\$1,294.02	\$1,294.02
\$400,000	\$32.00	\$32.00	\$40.40	\$58.00	\$83.60	\$150.80	\$229.20	\$340.00	\$478.00	\$714.00	\$1,327.20	\$1,327.20
\$410,000	\$32.80	\$32.80	\$41.41	\$59.45	\$85.69	\$154.57	\$234.93	\$348.50	\$489.95	\$731.85	\$1,360.38	\$1,360.38
\$420,000	\$33.60	\$33.60	\$42.42	\$60.90	\$87.78	\$158.34	\$240.66	\$357.00	\$501.90	\$749.70	\$1,393.56	\$1,393.56
\$430,000	\$34.40	\$34.40	\$43.43	\$62.35	\$89.87	\$162.11	\$246.39	\$365.50	\$513.85	\$767.55	\$1,426.74	\$1,426.74
\$440,000	\$35.20	\$35.20	\$44.44	\$63.80	\$91.96	\$165.88	\$252.12	\$374.00	\$525.80	\$785.40	\$1,459.92	\$1,459.92

\$450,000	\$36.00	\$36.00	\$45.45	\$65.25	\$94.05	\$169.65	\$257.85	\$382.50	\$537.75	\$803.25	\$1,493.10	\$1,493.10
\$460,000	\$36.80	\$36.80	\$46.46	\$66.70	\$96.14	\$173.42	\$263.58	\$391.00	\$549.70	\$821.10	\$1,526.28	\$1,526.28
\$470,000	\$37.60	\$37.60	\$47.47	\$68.15	\$98.23	\$177.19	\$269.31	\$399.50	\$561.65	\$838.95	\$1,559.46	\$1,559.46
\$480,000	\$38.40	\$38.40	\$48.48	\$69.60	\$100.32	\$180.96	\$275.04	\$408.00	\$573.60	\$856.80	\$1,592.64	\$1,592.64
\$490,000	\$39.20	\$39.20	\$49.49	\$71.05	\$102.41	\$184.73	\$280.77	\$416.50	\$585.55	\$874.65	\$1,625.82	\$1,625.82
\$500,000	\$40.00	\$40.00	\$50.50	\$72.50	\$104.50	\$188.50	\$286.50	\$425.00	\$597.50	\$892.50	\$1,659.00	\$1,659.00

SPOUSE/PARTNER 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+
\$5,000	\$0.45	\$0.45	\$0.55	\$0.77	\$1.09	\$1.93	\$2.91	\$4.30	\$6.02	\$8.97	\$16.64	\$16.64
\$10,000	\$0.89	\$0.89	\$1.10	\$1.54	\$2.18	\$3.86	\$5.82	\$8.59	\$12.04	\$17.94	\$33.27	\$33.27
\$15,000	\$1.34	\$1.34	\$1.65	\$2.31	\$3.27	\$5.79	\$8.73	\$12.89	\$18.06	\$26.91	\$49.91	\$49.91
\$20,000	\$1.78	\$1.78	\$2.20	\$3.08	\$4.36	\$7.72	\$11.64	\$17.18	\$24.08	\$35.88	\$66.54	\$66.54
\$25,000	\$2.23	\$2.23	\$2.75	\$3.85	\$5.45	\$9.65	\$14.55	\$21.48	\$30.10	\$44.85	\$83.18	\$83.18
\$30,000	\$2.67	\$2.67	\$3.30	\$4.62	\$6.54	\$11.58	\$17.46	\$25.77	\$36.12	\$53.82	\$99.81	\$99.81
\$35,000	\$3.12	\$3.12	\$3.85	\$5.39	\$7.63	\$13.51	\$20.37	\$30.07	\$42.14	\$62.79	\$116.45	\$116.45
\$40,000	\$3.56	\$3.56	\$4.40	\$6.16	\$8.72	\$15.44	\$23.28	\$34.36	\$48.16	\$71.76	\$133.08	\$133.08
\$45,000	\$4.01	\$4.01	\$4.95	\$6.93	\$9.81	\$17.37	\$26.19	\$38.66	\$54.18	\$80.73	\$149.72	\$149.72
\$50,000	\$4.45	\$4.45	\$5.50	\$7.70	\$10.90	\$19.30	\$29.10	\$42.95	\$60.20	\$89.70	\$166.35	\$166.35
\$55,000	\$4.90	\$4.90	\$6.05	\$8.47	\$11.99	\$21.23	\$32.01	\$47.25	\$66.22	\$98.67	\$182.99	\$182.99
\$60,000	\$5.34	\$5.34	\$6.60	\$9.24	\$13.08	\$23.16	\$34.92	\$51.54	\$72.24	\$107.64	\$199.62	\$199.62
\$65,000	\$5.79	\$5.79	\$7.15	\$10.01	\$14.17	\$25.09	\$37.83	\$55.84	\$78.26	\$116.61	\$216.26	\$216.26
\$70,000	\$6.23	\$6.23	\$7.70	\$10.78	\$15.26	\$27.02	\$40.74	\$60.13	\$84.28	\$125.58	\$232.89	\$232.89
\$75,000	\$6.68	\$6.68	\$8.25	\$11.55	\$16.35	\$28.95	\$43.65	\$64.43	\$90.30	\$134.55	\$249.53	\$249.53
\$80,000	\$7.12	\$7.12	\$8.80	\$12.32	\$17.44	\$30.88	\$46.56	\$68.72	\$96.32	\$143.52	\$266.16	\$266.16
\$85,000	\$7.57	\$7.57	\$9.35	\$13.09	\$18.53	\$32.81	\$49.47	\$73.02	\$102.34	\$152.49	\$282.80	\$282.80
\$90,000	\$8.01	\$8.01	\$9.90	\$13.86	\$19.62	\$34.74	\$52.38	\$77.31	\$108.36	\$161.46	\$299.43	\$299.43
\$95,000	\$8.46	\$8.46	\$10.45	\$14.63	\$20.71	\$36.67	\$55.29	\$81.61	\$114.38	\$170.43	\$316.07	\$316.07
\$100,000	\$8.90	\$8.90	\$11.00	\$15.40	\$21.80	\$38.60	\$58.20	\$85.90	\$120.40	\$179.40	\$332.70	\$332.70
\$105,000	\$9.35	\$9.35	\$11.55	\$16.17	\$22.89	\$40.53	\$61.11	\$90.20	\$126.42	\$188.37	\$349.34	\$349.34
\$110,000	\$9.79	\$9.79	\$12.10	\$16.94	\$23.98	\$42.46	\$64.02	\$94.49	\$132.44	\$197.34	\$365.97	\$365.97
\$115,000	\$10.24	\$10.24	\$12.65	\$17.71	\$25.07	\$44.39	\$66.93	\$98.79	\$138.46	\$206.31	\$382.61	\$382.61
\$120,000	\$10.68	\$10.68	\$13.20	\$18.48	\$26.16	\$46.32	\$69.84	\$103.08	\$144.48	\$215.28	\$399.24	\$399.24
\$125,000	\$11.13	\$11.13	\$13.75	\$19.25	\$27.25	\$48.25	\$72.75	\$107.38	\$150.50	\$224.25	\$415.88	\$415.88
\$130,000	\$11.57	\$11.57	\$14.30	\$20.02	\$28.34	\$50.18	\$75.66	\$111.67	\$156.52	\$233.22	\$432.51	\$432.51
\$135,000	\$12.02	\$12.02	\$14.85	\$20.79	\$29.43	\$52.11	\$78.57	\$115.97	\$162.54	\$242.19	\$449.15	\$449.15
\$140,000	\$12.46	\$12.46	\$15.40	\$21.56	\$30.52	\$54.04	\$81.48	\$120.26	\$168.56	\$251.16	\$465.78	\$465.78
\$145,000	\$12.91	\$12.91	\$15.95	\$22.33	\$31.61	\$55.97	\$84.39	\$124.56	\$174.58	\$260.13	\$482.42	\$482.42
\$150,000	\$13.35	\$13.35	\$16.50	\$23.10	\$32.70	\$57.90	\$87.30	\$128.85	\$180.60	\$269.10	\$499.05	\$499.05
\$155,000	\$13.80	\$13.80	\$17.05	\$23.87	\$33.79	\$59.83	\$90.21	\$133.15	\$186.62	\$278.07	\$515.69	\$515.69
\$160,000	\$14.24	\$14.24	\$17.60	\$24.64	\$34.88	\$61.76	\$93.12	\$137.44	\$192.64	\$287.04	\$532.32	\$532.32
\$165,000	\$14.69	\$14.69	\$18.15	\$25.41	\$35.97	\$63.69	\$96.03	\$141.74	\$198.66	\$296.01	\$548.96	\$548.96
\$170,000	\$15.13	\$15.13	\$18.70	\$26.18	\$37.06	\$65.62	\$98.94	\$146.03	\$204.68	\$304.98	\$565.59	\$565.59
\$175,000	\$15.58	\$15.58	\$19.25	\$26.95	\$38.15	\$67.55	\$101.85	\$150.33	\$210.70	\$313.95	\$582.23	\$582.23
\$180,000	\$16.02	\$16.02	\$19.80	\$27.72	\$39.24	\$69.48	\$104.76	\$154.62	\$216.72	\$322.92	\$598.86	\$598.86
\$185,000	\$16.47	\$16.47	\$20.35	\$28.49	\$40.33	\$71.41	\$107.67	\$158.92	\$222.74	\$331.89	\$615.50	\$615.50
\$190,000	\$16.91	\$16.91	\$20.90	\$29.26	\$41.42	\$73.34	\$110.58	\$163.21	\$228.76	\$340.86	\$632.13	\$632.13
\$195,000	\$17.36	\$17.36	\$21.45	\$30.03	\$42.51	\$75.27	\$113.49	\$167.51	\$234.78	\$349.83	\$648.77	\$648.77
\$200,000	\$17.80	\$17.80	\$22.00	\$30.80	\$43.60	\$77.20	\$116.40	\$171.80	\$240.80	\$358.80	\$665.40	\$665.40
\$205,000	\$18.25	\$18.25	\$22.55	\$31.57	\$44.69	\$79.13	\$119.31	\$176.10	\$246.82	\$367.77	\$682.04	\$682.04
\$210,000	\$18.69	\$18.69	\$23.10	\$32.34	\$45.78	\$81.06	\$122.22	\$180.39	\$252.84	\$376.74	\$698.67	\$698.67
\$215,000	\$19.14	\$19.14	\$23.65	\$33.11	\$46.87	\$82.99	\$125.13	\$184.69	\$258.86	\$385.71	\$715.31	\$715.31
\$220,000	\$19.58	\$19.58	\$24.20	\$33.88	\$47.96	\$84.92	\$128.04	\$188.98	\$264.88	\$394.68	\$731.94	\$731.94
\$225,000	\$20.03	\$20.03	\$24.75	\$34.65	\$49.05	\$86.85	\$130.95	\$193.28	\$270.90	\$403.65	\$748.58	\$748.58
\$230,000	\$20.47	\$20.47	\$25.30	\$35.42	\$50.14	\$88.78	\$133.86	\$197.57	\$276.92	\$412.62	\$765.21	\$765.21
\$235,000	\$20.92	\$20.92	\$25.85	\$36.19	\$51.23	\$90.71	\$136.77	\$201.87	\$282.94	\$421.59	\$781.85	\$781.85
\$240,000	\$21.36	\$21.36	\$26.40	\$36.96	\$52.32	\$92.64	\$139.68	\$206.16	\$288.96	\$430.56	\$798.48	\$798.48

\$245,000	\$21.81	\$21.81	\$26.95	\$37.73	\$53.41	\$94.57	\$142.59	\$210.46	\$294.98	\$439.53	\$815.12	\$815.12
\$250,000	\$22.25	\$22.25	\$27.50	\$38.50	\$54.50	\$96.50	\$145.50	\$214.75	\$301.00	\$448.50	\$831.75	\$831.75

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 Each Child	x	Number of Covered Children	=	Cost For All Children	Benefit Amount	Cost For Each Child	x	Number of Covered Children	=	Cost For All Children
\$1,000	\$0.20	x		=		\$6,000	\$1.21	x		=	
\$2,000	\$0.40	x		=		\$7,000	\$1.41	x		=	
\$3,000	\$0.60	x		=		\$8,000	\$1.61	x		=	
\$4,000	\$0.80	x		=		\$9,000	\$1.81	x		=	
\$5,000	\$1.01	x		=		\$10,000	\$2.01	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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