

# 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>SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b>													
<b>Semi-monthly Premium Amount (Cost per Pay Period – 24/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	75-79	80+
\$10,000	\$0.75	\$0.75	\$1.35	\$1.35	\$1.35	\$1.35	\$2.00	\$3.65	\$5.25	\$9.90	\$17.45	\$64.70	\$64.70
\$20,000	\$1.50	\$1.50	\$2.70	\$2.70	\$2.70	\$2.70	\$4.00	\$7.30	\$10.50	\$19.80	\$34.90	\$129.40	\$129.40
\$30,000	\$2.25	\$2.25	\$4.05	\$4.05	\$4.05	\$4.05	\$6.00	\$10.95	\$15.75	\$29.70	\$52.35	\$194.10	\$194.10
\$40,000	\$3.00	\$3.00	\$5.40	\$5.40	\$5.40	\$5.40	\$8.00	\$14.60	\$21.00	\$39.60	\$69.80	\$258.80	\$258.80
\$50,000	\$3.75	\$3.75	\$6.75	\$6.75	\$6.75	\$6.75	\$10.00	\$18.25	\$26.25	\$49.50	\$87.25	\$323.50	\$323.50
\$60,000	\$4.50	\$4.50	\$8.10	\$8.10	\$8.10	\$8.10	\$12.00	\$21.90	\$31.50	\$59.40	\$104.70	\$388.20	\$388.20
\$70,000	\$5.25	\$5.25	\$9.45	\$9.45	\$9.45	\$9.45	\$14.00	\$25.55	\$36.75	\$69.30	\$122.15	\$452.90	\$452.90
\$80,000	\$6.00	\$6.00	\$10.80	\$10.80	\$10.80	\$10.80	\$16.00	\$29.20	\$42.00	\$79.20	\$139.60	\$517.60	\$517.60
\$90,000	\$6.75	\$6.75	\$12.15	\$12.15	\$12.15	\$12.15	\$18.00	\$32.85	\$47.25	\$89.10	\$157.05	\$582.30	\$582.30
\$100,000	\$7.50	\$7.50	\$13.50	\$13.50	\$13.50	\$13.50	\$20.00	\$36.50	\$52.50	\$99.00	\$174.50	\$647.00	\$647.00
\$110,000	\$8.25	\$8.25	\$14.85	\$14.85	\$14.85	\$14.85	\$22.00	\$40.15	\$57.75	\$108.90	\$191.95	\$711.70	\$711.70
\$120,000	\$9.00	\$9.00	\$16.20	\$16.20	\$16.20	\$16.20	\$24.00	\$43.80	\$63.00	\$118.80	\$209.40	\$776.40	\$776.40
\$130,000	\$9.75	\$9.75	\$17.55	\$17.55	\$17.55	\$17.55	\$26.00	\$47.45	\$68.25	\$128.70	\$226.85	\$841.10	\$841.10
\$140,000	\$10.50	\$10.50	\$18.90	\$18.90	\$18.90	\$18.90	\$28.00	\$51.10	\$73.50	\$138.60	\$244.30	\$905.80	\$905.80
\$150,000	\$11.25	\$11.25	\$20.25	\$20.25	\$20.25	\$20.25	\$30.00	\$54.75	\$78.75	\$148.50	\$261.75	\$970.50	\$970.50
\$160,000	\$12.00	\$12.00	\$21.60	\$21.60	\$21.60	\$21.60	\$32.00	\$58.40	\$84.00	\$158.40	\$279.20	\$1,035.20	\$1,035.20
\$170,000	\$12.75	\$12.75	\$22.95	\$22.95	\$22.95	\$22.95	\$34.00	\$62.05	\$89.25	\$168.30	\$296.65	\$1,099.90	\$1,099.90
\$180,000	\$13.50	\$13.50	\$24.30	\$24.30	\$24.30	\$24.30	\$36.00	\$65.70	\$94.50	\$178.20	\$314.10	\$1,164.60	\$1,164.60
\$190,000	\$14.25	\$14.25	\$25.65	\$25.65	\$25.65	\$25.65	\$38.00	\$69.35	\$99.75	\$188.10	\$331.55	\$1,229.30	\$1,229.30
\$200,000	\$15.00	\$15.00	\$27.00	\$27.00	\$27.00	\$27.00	\$40.00	\$73.00	\$105.00	\$198.00	\$349.00	\$1,294.00	\$1,294.00
\$210,000	\$15.75	\$15.75	\$28.35	\$28.35	\$28.35	\$28.35	\$42.00	\$76.65	\$110.25	\$207.90	\$366.45	\$1,358.70	\$1,358.70
\$220,000	\$16.50	\$16.50	\$29.70	\$29.70	\$29.70	\$29.70	\$44.00	\$80.30	\$115.50	\$217.80	\$383.90	\$1,423.40	\$1,423.40
\$230,000	\$17.25	\$17.25	\$31.05	\$31.05	\$31.05	\$31.05	\$46.00	\$83.95	\$120.75	\$227.70	\$401.35	\$1,488.10	\$1,488.10
\$240,000	\$18.00	\$18.00	\$32.40	\$32.40	\$32.40	\$32.40	\$48.00	\$87.60	\$126.00	\$237.60	\$418.80	\$1,552.80	\$1,552.80
\$250,000	\$18.75	\$18.75	\$33.75	\$33.75	\$33.75	\$33.75	\$50.00	\$91.25	\$131.25	\$247.50	\$436.25	\$1,617.50	\$1,617.50
\$260,000	\$19.50	\$19.50	\$35.10	\$35.10	\$35.10	\$35.10	\$52.00	\$94.90	\$136.50	\$257.40	\$453.70	\$1,682.20	\$1,682.20
\$270,000	\$20.25	\$20.25	\$36.45	\$36.45	\$36.45	\$36.45	\$54.00	\$98.55	\$141.75	\$267.30	\$471.15	\$1,746.90	\$1,746.90
\$280,000	\$21.00	\$21.00	\$37.80	\$37.80	\$37.80	\$37.80	\$56.00	\$102.20	\$147.00	\$277.20	\$488.60	\$1,811.60	\$1,811.60
\$290,000	\$21.75	\$21.75	\$39.15	\$39.15	\$39.15	\$39.15	\$58.00	\$105.85	\$152.25	\$287.10	\$506.05	\$1,876.30	\$1,876.30
\$300,000	\$22.50	\$22.50	\$40.50	\$40.50	\$40.50	\$40.50	\$60.00	\$109.50	\$157.50	\$297.00	\$523.50	\$1,941.00	\$1,941.00
\$310,000	\$23.25	\$23.25	\$41.85	\$41.85	\$41.85	\$41.85	\$62.00	\$113.15	\$162.75	\$306.90	\$540.95	\$2,005.70	\$2,005.70
\$320,000	\$24.00	\$24.00	\$43.20	\$43.20	\$43.20	\$43.20	\$64.00	\$116.80	\$168.00	\$316.80	\$558.40	\$2,070.40	\$2,070.40
\$330,000	\$24.75	\$24.75	\$44.55	\$44.55	\$44.55	\$44.55	\$66.00	\$120.45	\$173.25	\$326.70	\$575.85	\$2,135.10	\$2,135.10
\$340,000	\$25.50	\$25.50	\$45.90	\$45.90	\$45.90	\$45.90	\$68.00	\$124.10	\$178.50	\$336.60	\$593.30	\$2,199.80	\$2,199.80
\$350,000	\$26.25	\$26.25	\$47.25	\$47.25	\$47.25	\$47.25	\$70.00	\$127.75	\$183.75	\$346.50	\$610.75	\$2,264.50	\$2,264.50
\$360,000	\$27.00	\$27.00	\$48.60	\$48.60	\$48.60	\$48.60	\$72.00	\$131.40	\$189.00	\$356.40	\$628.20	\$2,329.20	\$2,329.20
\$370,000	\$27.75	\$27.75	\$49.95	\$49.95	\$49.95	\$49.95	\$74.00	\$135.05	\$194.25	\$366.30	\$645.65	\$2,393.90	\$2,393.90
\$380,000	\$28.50	\$28.50	\$51.30	\$51.30	\$51.30	\$51.30	\$76.00	\$138.70	\$199.50	\$376.20	\$663.10	\$2,458.60	\$2,458.60
\$390,000	\$29.25	\$29.25	\$52.65	\$52.65	\$52.65	\$52.65	\$78.00	\$142.35	\$204.75	\$386.10	\$680.55	\$2,523.30	\$2,523.30
\$400,000	\$30.00	\$30.00	\$54.00	\$54.00	\$54.00	\$54.00	\$80.00	\$146.00	\$210.00	\$396.00	\$698.00	\$2,588.00	\$2,588.00
\$410,000	\$30.75	\$30.75	\$55.35	\$55.35	\$55.35	\$55.35	\$82.00	\$149.65	\$215.25	\$405.90	\$715.45	\$2,652.70	\$2,652.70
\$420,000	\$31.50	\$31.50	\$56.70	\$56.70	\$56.70	\$56.70	\$84.00	\$153.30	\$220.50	\$415.80	\$732.90	\$2,717.40	\$2,717.40
\$430,000	\$32.25	\$32.25	\$58.05	\$58.05	\$58.05	\$58.05	\$86.00	\$156.95	\$225.75	\$425.70	\$750.35	\$2,782.10	\$2,782.10
\$440,000	\$33.00	\$33.00	\$59.40	\$59.40	\$59.40	\$59.40	\$88.00	\$160.60	\$231.00	\$435.60	\$767.80	\$2,846.80	\$2,846.80

\$450,000	\$33.75	\$33.75	\$60.75	\$60.75	\$60.75	\$60.75	\$90.00	\$164.25	\$236.25	\$445.50	\$785.25	\$2,911.50	\$2,911.50
\$460,000	\$34.50	\$34.50	\$62.10	\$62.10	\$62.10	\$62.10	\$92.00	\$167.90	\$241.50	\$455.40	\$802.70	\$2,976.20	\$2,976.20
\$470,000	\$35.25	\$35.25	\$63.45	\$63.45	\$63.45	\$63.45	\$94.00	\$171.55	\$246.75	\$465.30	\$820.15	\$3,040.90	\$3,040.90
\$480,000	\$36.00	\$36.00	\$64.80	\$64.80	\$64.80	\$64.80	\$96.00	\$175.20	\$252.00	\$475.20	\$837.60	\$3,105.60	\$3,105.60
\$490,000	\$36.75	\$36.75	\$66.15	\$66.15	\$66.15	\$66.15	\$98.00	\$178.85	\$257.25	\$485.10	\$855.05	\$3,170.30	\$3,170.30
\$500,000	\$37.50	\$37.50	\$67.50	\$67.50	\$67.50	\$67.50	\$100.00	\$182.50	\$262.50	\$495.00	\$872.50	\$3,235.00	\$3,235.00

**SPOUSE SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE**

Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)

Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$5,000	\$0.21	\$0.21	\$0.28	\$0.36	\$0.52	\$0.80	\$1.40	\$2.58	\$3.86	\$6.26	\$11.62	\$38.52	\$38.52
\$10,000	\$0.42	\$0.42	\$0.57	\$0.73	\$1.04	\$1.60	\$2.80	\$5.17	\$7.73	\$12.52	\$23.25	\$77.05	\$77.05
\$15,000	\$0.62	\$0.62	\$0.85	\$1.09	\$1.55	\$2.39	\$4.19	\$7.75	\$11.59	\$18.77	\$34.87	\$115.57	\$115.57
\$20,000	\$0.83	\$0.83	\$1.13	\$1.45	\$2.07	\$3.19	\$5.59	\$10.33	\$15.45	\$25.03	\$46.49	\$154.09	\$154.09
\$25,000	\$1.04	\$1.04	\$1.41	\$1.81	\$2.59	\$3.99	\$6.99	\$12.91	\$19.31	\$31.29	\$58.11	\$192.61	\$192.61
\$30,000	\$1.25	\$1.25	\$1.70	\$2.18	\$3.11	\$4.79	\$8.39	\$15.50	\$23.18	\$37.55	\$69.74	\$231.14	\$231.14
\$35,000	\$1.45	\$1.45	\$1.98	\$2.54	\$3.62	\$5.58	\$9.78	\$18.08	\$27.04	\$43.80	\$81.36	\$269.66	\$269.66
\$40,000	\$1.66	\$1.66	\$2.26	\$2.90	\$4.14	\$6.38	\$11.18	\$20.66	\$30.90	\$50.06	\$92.98	\$308.18	\$308.18
\$45,000	\$1.87	\$1.87	\$2.54	\$3.26	\$4.66	\$7.18	\$12.58	\$23.24	\$34.76	\$56.32	\$104.60	\$346.70	\$346.70
\$50,000	\$2.08	\$2.08	\$2.83	\$3.63	\$5.18	\$7.98	\$13.98	\$25.83	\$38.63	\$62.58	\$116.23	\$385.23	\$385.23
\$55,000	\$2.28	\$2.28	\$3.11	\$3.99	\$5.69	\$8.77	\$15.37	\$28.41	\$42.49	\$68.83	\$127.85	\$423.75	\$423.75
\$60,000	\$2.49	\$2.49	\$3.39	\$4.35	\$6.21	\$9.57	\$16.77	\$30.99	\$46.35	\$75.09	\$139.47	\$462.27	\$462.27
\$65,000	\$2.70	\$2.70	\$3.67	\$4.71	\$6.73	\$10.37	\$18.17	\$33.57	\$50.21	\$81.35	\$151.09	\$500.79	\$500.79
\$70,000	\$2.91	\$2.91	\$3.96	\$5.08	\$7.25	\$11.17	\$19.57	\$36.16	\$54.08	\$87.61	\$162.72	\$539.32	\$539.32
\$75,000	\$3.11	\$3.11	\$4.24	\$5.44	\$7.76	\$11.96	\$20.96	\$38.74	\$57.94	\$93.86	\$174.34	\$577.84	\$577.84
\$80,000	\$3.32	\$3.32	\$4.52	\$5.80	\$8.28	\$12.76	\$22.36	\$41.32	\$61.80	\$100.12	\$185.96	\$616.36	\$616.36
\$85,000	\$3.53	\$3.53	\$4.80	\$6.16	\$8.80	\$13.56	\$23.76	\$43.90	\$65.66	\$106.38	\$197.58	\$654.88	\$654.88
\$90,000	\$3.74	\$3.74	\$5.09	\$6.53	\$9.32	\$14.36	\$25.16	\$46.49	\$69.53	\$112.64	\$209.21	\$693.41	\$693.41
\$95,000	\$3.94	\$3.94	\$5.37	\$6.89	\$9.83	\$15.15	\$26.55	\$49.07	\$73.39	\$118.89	\$220.83	\$731.93	\$731.93
\$100,000	\$4.15	\$4.15	\$5.65	\$7.25	\$10.35	\$15.95	\$27.95	\$51.65	\$77.25	\$125.15	\$232.45	\$770.45	\$770.45
\$105,000	\$4.36	\$4.36	\$5.93	\$7.61	\$10.87	\$16.75	\$29.35	\$54.23	\$81.11	\$131.41	\$244.07	\$808.97	\$808.97
\$110,000	\$4.57	\$4.57	\$6.22	\$7.98	\$11.39	\$17.55	\$30.75	\$56.82	\$84.98	\$137.67	\$255.70	\$847.50	\$847.50
\$115,000	\$4.77	\$4.77	\$6.50	\$8.34	\$11.90	\$18.34	\$32.14	\$59.40	\$88.84	\$143.92	\$267.32	\$886.02	\$886.02
\$120,000	\$4.98	\$4.98	\$6.78	\$8.70	\$12.42	\$19.14	\$33.54	\$61.98	\$92.70	\$150.18	\$278.94	\$924.54	\$924.54
\$125,000	\$5.19	\$5.19	\$7.06	\$9.06	\$12.94	\$19.94	\$34.94	\$64.56	\$96.56	\$156.44	\$290.56	\$963.06	\$963.06
\$130,000	\$5.40	\$5.40	\$7.35	\$9.43	\$13.46	\$20.74	\$36.34	\$67.15	\$100.43	\$162.70	\$302.19	\$1,001.59	\$1,001.59
\$135,000	\$5.60	\$5.60	\$7.63	\$9.79	\$13.97	\$21.53	\$37.73	\$69.73	\$104.29	\$168.95	\$313.81	\$1,040.11	\$1,040.11
\$140,000	\$5.81	\$5.81	\$7.91	\$10.15	\$14.49	\$22.33	\$39.13	\$72.31	\$108.15	\$175.21	\$325.43	\$1,078.63	\$1,078.63
\$145,000	\$6.02	\$6.02	\$8.19	\$10.51	\$15.01	\$23.13	\$40.53	\$74.89	\$112.01	\$181.47	\$337.05	\$1,117.15	\$1,117.15
\$150,000	\$6.23	\$6.23	\$8.48	\$10.88	\$15.53	\$23.93	\$41.93	\$77.48	\$115.88	\$187.73	\$348.68	\$1,155.68	\$1,155.68
\$155,000	\$6.43	\$6.43	\$8.76	\$11.24	\$16.04	\$24.72	\$43.32	\$80.06	\$119.74	\$193.98	\$360.30	\$1,194.20	\$1,194.20
\$160,000	\$6.64	\$6.64	\$9.04	\$11.60	\$16.56	\$25.52	\$44.72	\$82.64	\$123.60	\$200.24	\$371.92	\$1,232.72	\$1,232.72
\$165,000	\$6.85	\$6.85	\$9.32	\$11.96	\$17.08	\$26.32	\$46.12	\$85.22	\$127.46	\$206.50	\$383.54	\$1,271.24	\$1,271.24
\$170,000	\$7.06	\$7.06	\$9.61	\$12.33	\$17.60	\$27.12	\$47.52	\$87.81	\$131.33	\$212.76	\$395.17	\$1,309.77	\$1,309.77
\$175,000	\$7.26	\$7.26	\$9.89	\$12.69	\$18.11	\$27.91	\$48.91	\$90.39	\$135.19	\$219.01	\$406.79	\$1,348.29	\$1,348.29
\$180,000	\$7.47	\$7.47	\$10.17	\$13.05	\$18.63	\$28.71	\$50.31	\$92.97	\$139.05	\$225.27	\$418.41	\$1,386.81	\$1,386.81
\$185,000	\$7.68	\$7.68	\$10.45	\$13.41	\$19.15	\$29.51	\$51.71	\$95.55	\$142.91	\$231.53	\$430.03	\$1,425.33	\$1,425.33
\$190,000	\$7.89	\$7.89	\$10.74	\$13.78	\$19.67	\$30.31	\$53.11	\$98.14	\$146.78	\$237.79	\$441.66	\$1,463.86	\$1,463.86
\$195,000	\$8.09	\$8.09	\$11.02	\$14.14	\$20.18	\$31.10	\$54.50	\$100.72	\$150.64	\$244.04	\$453.28	\$1,502.38	\$1,502.38
\$200,000	\$8.30	\$8.30	\$11.30	\$14.50	\$20.70	\$31.90	\$55.90	\$103.30	\$154.50	\$250.30	\$464.90	\$1,540.90	\$1,540.90
\$205,000	\$8.51	\$8.51	\$11.58	\$14.86	\$21.22	\$32.70	\$57.30	\$105.88	\$158.36	\$256.56	\$476.52	\$1,579.42	\$1,579.42
\$210,000	\$8.72	\$8.72	\$11.87	\$15.23	\$21.74	\$33.50	\$58.70	\$108.47	\$162.23	\$262.82	\$488.15	\$1,617.95	\$1,617.95
\$215,000	\$8.92	\$8.92	\$12.15	\$15.59	\$22.25	\$34.29	\$60.09	\$111.05	\$166.09	\$269.07	\$499.77	\$1,656.47	\$1,656.47
\$220,000	\$9.13	\$9.13	\$12.43	\$15.95	\$22.77	\$35.09	\$61.49	\$113.63	\$169.95	\$275.33	\$511.39	\$1,694.99	\$1,694.99
\$225,000	\$9.34	\$9.34	\$12.71	\$16.31	\$23.29	\$35.89	\$62.89	\$116.21	\$173.81	\$281.59	\$523.01	\$1,733.51	\$1,733.51
\$230,000	\$9.55	\$9.55	\$13.00	\$16.68	\$23.81	\$36.69	\$64.29	\$118.80	\$177.68	\$287.85	\$534.64	\$1,772.04	\$1,772.04
\$235,000	\$9.75	\$9.75	\$13.28	\$17.04	\$24.32	\$37.48	\$65.68	\$121.38	\$181.54	\$294.10	\$546.26	\$1,810.56	\$1,810.56
\$240,000	\$9.96	\$9.96	\$13.56	\$17.40	\$24.84	\$38.28	\$67.08	\$123.96	\$185.40	\$300.36	\$557.88	\$1,849.08	\$1,849.08

\$245,000	\$10.17	\$10.17	\$13.84	\$17.76	\$25.36	\$39.08	\$68.48	\$126.54	\$189.26	\$306.62	\$569.50	\$1,887.60	\$1,887.60
\$250,000	\$10.38	\$10.38	\$14.13	\$18.13	\$25.88	\$39.88	\$69.88	\$129.13	\$193.13	\$312.88	\$581.13	\$1,926.13	\$1,926.13

<b>CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</b>												
<b>Semi-monthly Premium Amount (Cost per Pay Period – 24/Year)</b>												
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	\$0.10	x		=		\$6,000	\$0.59	x		=		
\$2,000	\$0.20	x		=		\$7,000	\$0.68	x		=		
\$3,000	\$0.29	x		=		\$8,000	\$0.78	x		=		
\$4,000	\$0.39	x		=		\$9,000	\$0.88	x		=		
\$5,000	\$0.49	x		=		\$10,000	\$0.98	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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