

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												
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	\$0.70	\$0.80	\$1.00	\$1.10	\$1.20	\$1.70	\$2.50	\$4.50	\$6.80	\$12.90	\$20.80	\$40.20
\$20,000	\$1.40	\$1.60	\$2.00	\$2.20	\$2.40	\$3.40	\$5.00	\$9.00	\$13.60	\$25.80	\$41.60	\$80.40
\$30,000	\$2.10	\$2.40	\$3.00	\$3.30	\$3.60	\$5.10	\$7.50	\$13.50	\$20.40	\$38.70	\$62.40	\$120.60
\$40,000	\$2.80	\$3.20	\$4.00	\$4.40	\$4.80	\$6.80	\$10.00	\$18.00	\$27.20	\$51.60	\$83.20	\$160.80
\$50,000	\$3.50	\$4.00	\$5.00	\$5.50	\$6.00	\$8.50	\$12.50	\$22.50	\$34.00	\$64.50	\$104.00	\$201.00
\$60,000	\$4.20	\$4.80	\$6.00	\$6.60	\$7.20	\$10.20	\$15.00	\$27.00	\$40.80	\$77.40	\$124.80	\$241.20
\$70,000	\$4.90	\$5.60	\$7.00	\$7.70	\$8.40	\$11.90	\$17.50	\$31.50	\$47.60	\$90.30	\$145.60	\$281.40
\$80,000	\$5.60	\$6.40	\$8.00	\$8.80	\$9.60	\$13.60	\$20.00	\$36.00	\$54.40	\$103.20	\$166.40	\$321.60
\$90,000	\$6.30	\$7.20	\$9.00	\$9.90	\$10.80	\$15.30	\$22.50	\$40.50	\$61.20	\$116.10	\$187.20	\$361.80
\$100,000	\$7.00	\$8.00	\$10.00	\$11.00	\$12.00	\$17.00	\$25.00	\$45.00	\$68.00	\$129.00	\$208.00	\$402.00
\$110,000	\$7.70	\$8.80	\$11.00	\$12.10	\$13.20	\$18.70	\$27.50	\$49.50	\$74.80	\$141.90	\$228.80	\$442.20
\$120,000	\$8.40	\$9.60	\$12.00	\$13.20	\$14.40	\$20.40	\$30.00	\$54.00	\$81.60	\$154.80	\$249.60	\$482.40
\$130,000	\$9.10	\$10.40	\$13.00	\$14.30	\$15.60	\$22.10	\$32.50	\$58.50	\$88.40	\$167.70	\$270.40	\$522.60
\$140,000	\$9.80	\$11.20	\$14.00	\$15.40	\$16.80	\$23.80	\$35.00	\$63.00	\$95.20	\$180.60	\$291.20	\$562.80
\$150,000	\$10.50	\$12.00	\$15.00	\$16.50	\$18.00	\$25.50	\$37.50	\$67.50	\$102.00	\$193.50	\$312.00	\$603.00
\$160,000	\$11.20	\$12.80	\$16.00	\$17.60	\$19.20	\$27.20	\$40.00	\$72.00	\$108.80	\$206.40	\$332.80	\$643.20
\$170,000	\$11.90	\$13.60	\$17.00	\$18.70	\$20.40	\$28.90	\$42.50	\$76.50	\$115.60	\$219.30	\$353.60	\$683.40
\$180,000	\$12.60	\$14.40	\$18.00	\$19.80	\$21.60	\$30.60	\$45.00	\$81.00	\$122.40	\$232.20	\$374.40	\$723.60
\$190,000	\$13.30	\$15.20	\$19.00	\$20.90	\$22.80	\$32.30	\$47.50	\$85.50	\$129.20	\$245.10	\$395.20	\$763.80
\$200,000	\$14.00	\$16.00	\$20.00	\$22.00	\$24.00	\$34.00	\$50.00	\$90.00	\$136.00	\$258.00	\$416.00	\$804.00
\$210,000	\$14.70	\$16.80	\$21.00	\$23.10	\$25.20	\$35.70	\$52.50	\$94.50	\$142.80	\$270.90	\$436.80	\$844.20
\$220,000	\$15.40	\$17.60	\$22.00	\$24.20	\$26.40	\$37.40	\$55.00	\$99.00	\$149.60	\$283.80	\$457.60	\$884.40
\$230,000	\$16.10	\$18.40	\$23.00	\$25.30	\$27.60	\$39.10	\$57.50	\$103.50	\$156.40	\$296.70	\$478.40	\$924.60
\$240,000	\$16.80	\$19.20	\$24.00	\$26.40	\$28.80	\$40.80	\$60.00	\$108.00	\$163.20	\$309.60	\$499.20	\$964.80
\$250,000	\$17.50	\$20.00	\$25.00	\$27.50	\$30.00	\$42.50	\$62.50	\$112.50	\$170.00	\$322.50	\$520.00	\$1,005.00
\$260,000	\$18.20	\$20.80	\$26.00	\$28.60	\$31.20	\$44.20	\$65.00	\$117.00	\$176.80	\$335.40	\$540.80	\$1,045.20
\$270,000	\$18.90	\$21.60	\$27.00	\$29.70	\$32.40	\$45.90	\$67.50	\$121.50	\$183.60	\$348.30	\$561.60	\$1,085.40
\$280,000	\$19.60	\$22.40	\$28.00	\$30.80	\$33.60	\$47.60	\$70.00	\$126.00	\$190.40	\$361.20	\$582.40	\$1,125.60
\$290,000	\$20.30	\$23.20	\$29.00	\$31.90	\$34.80	\$49.30	\$72.50	\$130.50	\$197.20	\$374.10	\$603.20	\$1,165.80
\$300,000	\$21.00	\$24.00	\$30.00	\$33.00	\$36.00	\$51.00	\$75.00	\$135.00	\$204.00	\$387.00	\$624.00	\$1,206.00
\$310,000	\$21.70	\$24.80	\$31.00	\$34.10	\$37.20	\$52.70	\$77.50	\$139.50	\$210.80	\$399.90	\$644.80	\$1,246.20
\$320,000	\$22.40	\$25.60	\$32.00	\$35.20	\$38.40	\$54.40	\$80.00	\$144.00	\$217.60	\$412.80	\$665.60	\$1,286.40
\$330,000	\$23.10	\$26.40	\$33.00	\$36.30	\$39.60	\$56.10	\$82.50	\$148.50	\$224.40	\$425.70	\$686.40	\$1,326.60
\$340,000	\$23.80	\$27.20	\$34.00	\$37.40	\$40.80	\$57.80	\$85.00	\$153.00	\$231.20	\$438.60	\$707.20	\$1,366.80
\$350,000	\$24.50	\$28.00	\$35.00	\$38.50	\$42.00	\$59.50	\$87.50	\$157.50	\$238.00	\$451.50	\$728.00	\$1,407.00
\$360,000	\$25.20	\$28.80	\$36.00	\$39.60	\$43.20	\$61.20	\$90.00	\$162.00	\$244.80	\$464.40	\$748.80	\$1,447.20
\$370,000	\$25.90	\$29.60	\$37.00	\$40.70	\$44.40	\$62.90	\$92.50	\$166.50	\$251.60	\$477.30	\$769.60	\$1,487.40
\$380,000	\$26.60	\$30.40	\$38.00	\$41.80	\$45.60	\$64.60	\$95.00	\$171.00	\$258.40	\$490.20	\$790.40	\$1,527.60
\$390,000	\$27.30	\$31.20	\$39.00	\$42.90	\$46.80	\$66.30	\$97.50	\$175.50	\$265.20	\$503.10	\$811.20	\$1,567.80
\$400,000	\$28.00	\$32.00	\$40.00	\$44.00	\$48.00	\$68.00	\$100.00	\$180.00	\$272.00	\$516.00	\$832.00	\$1,608.00
\$410,000	\$28.70	\$32.80	\$41.00	\$45.10	\$49.20	\$69.70	\$102.50	\$184.50	\$278.80	\$528.90	\$852.80	\$1,648.20
\$420,000	\$29.40	\$33.60	\$42.00	\$46.20	\$50.40	\$71.40	\$105.00	\$189.00	\$285.60	\$541.80	\$873.60	\$1,688.40
\$430,000	\$30.10	\$34.40	\$43.00	\$47.30	\$51.60	\$73.10	\$107.50	\$193.50	\$292.40	\$554.70	\$894.40	\$1,728.60
\$440,000	\$30.80	\$35.20	\$44.00	\$48.40	\$52.80	\$74.80	\$110.00	\$198.00	\$299.20	\$567.60	\$915.20	\$1,768.80

\$450,000	\$31.50	\$36.00	\$45.00	\$49.50	\$54.00	\$76.50	\$112.50	\$202.50	\$306.00	\$580.50	\$936.00	\$1,809.00
\$460,000	\$32.20	\$36.80	\$46.00	\$50.60	\$55.20	\$78.20	\$115.00	\$207.00	\$312.80	\$593.40	\$956.80	\$1,849.20
\$470,000	\$32.90	\$37.60	\$47.00	\$51.70	\$56.40	\$79.90	\$117.50	\$211.50	\$319.60	\$606.30	\$977.60	\$1,889.40
\$480,000	\$33.60	\$38.40	\$48.00	\$52.80	\$57.60	\$81.60	\$120.00	\$216.00	\$326.40	\$619.20	\$998.40	\$1,929.60
\$490,000	\$34.30	\$39.20	\$49.00	\$53.90	\$58.80	\$83.30	\$122.50	\$220.50	\$333.20	\$632.10	\$1,019.20	\$1,969.80
\$500,000	\$35.00	\$40.00	\$50.00	\$55.00	\$60.00	\$85.00	\$125.00	\$225.00	\$340.00	\$645.00	\$1,040.00	\$2,010.00

SPOUSE SUPPLEMENTAL 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	\$0.35	\$0.40	\$0.50	\$0.55	\$0.60	\$0.85	\$1.25	\$2.25	\$3.40	\$6.45	\$10.40	\$20.10
\$10,000	\$0.70	\$0.80	\$1.00	\$1.10	\$1.20	\$1.70	\$2.50	\$4.50	\$6.80	\$12.90	\$20.80	\$40.20
\$15,000	\$1.05	\$1.20	\$1.50	\$1.65	\$1.80	\$2.55	\$3.75	\$6.75	\$10.20	\$19.35	\$31.20	\$60.30
\$20,000	\$1.40	\$1.60	\$2.00	\$2.20	\$2.40	\$3.40	\$5.00	\$9.00	\$13.60	\$25.80	\$41.60	\$80.40
\$25,000	\$1.75	\$2.00	\$2.50	\$2.75	\$3.00	\$4.25	\$6.25	\$11.25	\$17.00	\$32.25	\$52.00	\$100.50
\$30,000	\$2.10	\$2.40	\$3.00	\$3.30	\$3.60	\$5.10	\$7.50	\$13.50	\$20.40	\$38.70	\$62.40	\$120.60
\$35,000	\$2.45	\$2.80	\$3.50	\$3.85	\$4.20	\$5.95	\$8.75	\$15.75	\$23.80	\$45.15	\$72.80	\$140.70
\$40,000	\$2.80	\$3.20	\$4.00	\$4.40	\$4.80	\$6.80	\$10.00	\$18.00	\$27.20	\$51.60	\$83.20	\$160.80
\$45,000	\$3.15	\$3.60	\$4.50	\$4.95	\$5.40	\$7.65	\$11.25	\$20.25	\$30.60	\$58.05	\$93.60	\$180.90
\$50,000	\$3.50	\$4.00	\$5.00	\$5.50	\$6.00	\$8.50	\$12.50	\$22.50	\$34.00	\$64.50	\$104.00	\$201.00
\$55,000	\$3.85	\$4.40	\$5.50	\$6.05	\$6.60	\$9.35	\$13.75	\$24.75	\$37.40	\$70.95	\$114.40	\$221.10
\$60,000	\$4.20	\$4.80	\$6.00	\$6.60	\$7.20	\$10.20	\$15.00	\$27.00	\$40.80	\$77.40	\$124.80	\$241.20
\$65,000	\$4.55	\$5.20	\$6.50	\$7.15	\$7.80	\$11.05	\$16.25	\$29.25	\$44.20	\$83.85	\$135.20	\$261.30
\$70,000	\$4.90	\$5.60	\$7.00	\$7.70	\$8.40	\$11.90	\$17.50	\$31.50	\$47.60	\$90.30	\$145.60	\$281.40
\$75,000	\$5.25	\$6.00	\$7.50	\$8.25	\$9.00	\$12.75	\$18.75	\$33.75	\$51.00	\$96.75	\$156.00	\$301.50
\$80,000	\$5.60	\$6.40	\$8.00	\$8.80	\$9.60	\$13.60	\$20.00	\$36.00	\$54.40	\$103.20	\$166.40	\$321.60
\$85,000	\$5.95	\$6.80	\$8.50	\$9.35	\$10.20	\$14.45	\$21.25	\$38.25	\$57.80	\$109.65	\$176.80	\$341.70
\$90,000	\$6.30	\$7.20	\$9.00	\$9.90	\$10.80	\$15.30	\$22.50	\$40.50	\$61.20	\$116.10	\$187.20	\$361.80
\$95,000	\$6.65	\$7.60	\$9.50	\$10.45	\$11.40	\$16.15	\$23.75	\$42.75	\$64.60	\$122.55	\$197.60	\$381.90
\$100,000	\$7.00	\$8.00	\$10.00	\$11.00	\$12.00	\$17.00	\$25.00	\$45.00	\$68.00	\$129.00	\$208.00	\$402.00
\$105,000	\$7.35	\$8.40	\$10.50	\$11.55	\$12.60	\$17.85	\$26.25	\$47.25	\$71.40	\$135.45	\$218.40	\$422.10
\$110,000	\$7.70	\$8.80	\$11.00	\$12.10	\$13.20	\$18.70	\$27.50	\$49.50	\$74.80	\$141.90	\$228.80	\$442.20
\$115,000	\$8.05	\$9.20	\$11.50	\$12.65	\$13.80	\$19.55	\$28.75	\$51.75	\$78.20	\$148.35	\$239.20	\$462.30
\$120,000	\$8.40	\$9.60	\$12.00	\$13.20	\$14.40	\$20.40	\$30.00	\$54.00	\$81.60	\$154.80	\$249.60	\$482.40
\$125,000	\$8.75	\$10.00	\$12.50	\$13.75	\$15.00	\$21.25	\$31.25	\$56.25	\$85.00	\$161.25	\$260.00	\$502.50
\$130,000	\$9.10	\$10.40	\$13.00	\$14.30	\$15.60	\$22.10	\$32.50	\$58.50	\$88.40	\$167.70	\$270.40	\$522.60
\$135,000	\$9.45	\$10.80	\$13.50	\$14.85	\$16.20	\$22.95	\$33.75	\$60.75	\$91.80	\$174.15	\$280.80	\$542.70
\$140,000	\$9.80	\$11.20	\$14.00	\$15.40	\$16.80	\$23.80	\$35.00	\$63.00	\$95.20	\$180.60	\$291.20	\$562.80
\$145,000	\$10.15	\$11.60	\$14.50	\$15.95	\$17.40	\$24.65	\$36.25	\$65.25	\$98.60	\$187.05	\$301.60	\$582.90
\$150,000	\$10.50	\$12.00	\$15.00	\$16.50	\$18.00	\$25.50	\$37.50	\$67.50	\$102.00	\$193.50	\$312.00	\$603.00
\$155,000	\$10.85	\$12.40	\$15.50	\$17.05	\$18.60	\$26.35	\$38.75	\$69.75	\$105.40	\$199.95	\$322.40	\$623.10
\$160,000	\$11.20	\$12.80	\$16.00	\$17.60	\$19.20	\$27.20	\$40.00	\$72.00	\$108.80	\$206.40	\$332.80	\$643.20
\$165,000	\$11.55	\$13.20	\$16.50	\$18.15	\$19.80	\$28.05	\$41.25	\$74.25	\$112.20	\$212.85	\$343.20	\$663.30
\$170,000	\$11.90	\$13.60	\$17.00	\$18.70	\$20.40	\$28.90	\$42.50	\$76.50	\$115.60	\$219.30	\$353.60	\$683.40
\$175,000	\$12.25	\$14.00	\$17.50	\$19.25	\$21.00	\$29.75	\$43.75	\$78.75	\$119.00	\$225.75	\$364.00	\$703.50
\$180,000	\$12.60	\$14.40	\$18.00	\$19.80	\$21.60	\$30.60	\$45.00	\$81.00	\$122.40	\$232.20	\$374.40	\$723.60
\$185,000	\$12.95	\$14.80	\$18.50	\$20.35	\$22.20	\$31.45	\$46.25	\$83.25	\$125.80	\$238.65	\$384.80	\$743.70
\$190,000	\$13.30	\$15.20	\$19.00	\$20.90	\$22.80	\$32.30	\$47.50	\$85.50	\$129.20	\$245.10	\$395.20	\$763.80
\$195,000	\$13.65	\$15.60	\$19.50	\$21.45	\$23.40	\$33.15	\$48.75	\$87.75	\$132.60	\$251.55	\$405.60	\$783.90
\$200,000	\$14.00	\$16.00	\$20.00	\$22.00	\$24.00	\$34.00	\$50.00	\$90.00	\$136.00	\$258.00	\$416.00	\$804.00
\$205,000	\$14.35	\$16.40	\$20.50	\$22.55	\$24.60	\$34.85	\$51.25	\$92.25	\$139.40	\$264.45	\$426.40	\$824.10
\$210,000	\$14.70	\$16.80	\$21.00	\$23.10	\$25.20	\$35.70	\$52.50	\$94.50	\$142.80	\$270.90	\$436.80	\$844.20
\$215,000	\$15.05	\$17.20	\$21.50	\$23.65	\$25.80	\$36.55	\$53.75	\$96.75	\$146.20	\$277.35	\$447.20	\$864.30
\$220,000	\$15.40	\$17.60	\$22.00	\$24.20	\$26.40	\$37.40	\$55.00	\$99.00	\$149.60	\$283.80	\$457.60	\$884.40
\$225,000	\$15.75	\$18.00	\$22.50	\$24.75	\$27.00	\$38.25	\$56.25	\$101.25	\$153.00	\$290.25	\$468.00	\$904.50
\$230,000	\$16.10	\$18.40	\$23.00	\$25.30	\$27.60	\$39.10	\$57.50	\$103.50	\$156.40	\$296.70	\$478.40	\$924.60
\$235,000	\$16.45	\$18.80	\$23.50	\$25.85	\$28.20	\$39.95	\$58.75	\$105.75	\$159.80	\$303.15	\$488.80	\$944.70
\$240,000	\$16.80	\$19.20	\$24.00	\$26.40	\$28.80	\$40.80	\$60.00	\$108.00	\$163.20	\$309.60	\$499.20	\$964.80

\$245,000	\$17.15	\$19.60	\$24.50	\$26.95	\$29.40	\$41.65	\$61.25	\$110.25	\$166.60	\$316.05	\$509.60	\$984.90
\$250,000	\$17.50	\$20.00	\$25.00	\$27.50	\$30.00	\$42.50	\$62.50	\$112.50	\$170.00	\$322.50	\$520.00	\$1,005.00

CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE			
Monthly Premium Amount (Cost per Pay Period – 12/Year)			
Benefit Amount	Cost For All Children	Benefit Amount	Cost For All Children
\$10,000	\$0.44	\$20,000	\$0.88

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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