

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 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+
\$10,000	\$0.25	\$0.30	\$0.40	\$0.50	\$0.65	\$0.95	\$1.50	\$2.55	\$3.60	\$6.45	\$10.65	\$10.65	\$10.65
\$20,000	\$0.50	\$0.60	\$0.80	\$1.00	\$1.30	\$1.90	\$3.00	\$5.10	\$7.20	\$12.90	\$21.30	\$21.30	\$21.30
\$30,000	\$0.75	\$0.90	\$1.20	\$1.50	\$1.95	\$2.85	\$4.50	\$7.65	\$10.80	\$19.35	\$31.95	\$31.95	\$31.95
\$40,000	\$1.00	\$1.20	\$1.60	\$2.00	\$2.60	\$3.80	\$6.00	\$10.20	\$14.40	\$25.80	\$42.60	\$42.60	\$42.60
\$50,000	\$1.25	\$1.50	\$2.00	\$2.50	\$3.25	\$4.75	\$7.50	\$12.75	\$18.00	\$32.25	\$53.25	\$53.25	\$53.25
\$60,000	\$1.50	\$1.80	\$2.40	\$3.00	\$3.90	\$5.70	\$9.00	\$15.30	\$21.60	\$38.70	\$63.90	\$63.90	\$63.90
\$70,000	\$1.75	\$2.10	\$2.80	\$3.50	\$4.55	\$6.65	\$10.50	\$17.85	\$25.20	\$45.15	\$74.55	\$74.55	\$74.55
\$80,000	\$2.00	\$2.40	\$3.20	\$4.00	\$5.20	\$7.60	\$12.00	\$20.40	\$28.80	\$51.60	\$85.20	\$85.20	\$85.20
\$90,000	\$2.25	\$2.70	\$3.60	\$4.50	\$5.85	\$8.55	\$13.50	\$22.95	\$32.40	\$58.05	\$95.85	\$95.85	\$95.85
\$100,000	\$2.50	\$3.00	\$4.00	\$5.00	\$6.50	\$9.50	\$15.00	\$25.50	\$36.00	\$64.50	\$106.50	\$106.50	\$106.50
\$110,000	\$2.75	\$3.30	\$4.40	\$5.50	\$7.15	\$10.45	\$16.50	\$28.05	\$39.60	\$70.95	\$117.15	\$117.15	\$117.15
\$120,000	\$3.00	\$3.60	\$4.80	\$6.00	\$7.80	\$11.40	\$18.00	\$30.60	\$43.20	\$77.40	\$127.80	\$127.80	\$127.80
\$130,000	\$3.25	\$3.90	\$5.20	\$6.50	\$8.45	\$12.35	\$19.50	\$33.15	\$46.80	\$83.85	\$138.45	\$138.45	\$138.45
\$140,000	\$3.50	\$4.20	\$5.60	\$7.00	\$9.10	\$13.30	\$21.00	\$35.70	\$50.40	\$90.30	\$149.10	\$149.10	\$149.10
\$150,000	\$3.75	\$4.50	\$6.00	\$7.50	\$9.75	\$14.25	\$22.50	\$38.25	\$54.00	\$96.75	\$159.75	\$159.75	\$159.75
\$160,000	\$4.00	\$4.80	\$6.40	\$8.00	\$10.40	\$15.20	\$24.00	\$40.80	\$57.60	\$103.20	\$170.40	\$170.40	\$170.40
\$170,000	\$4.25	\$5.10	\$6.80	\$8.50	\$11.05	\$16.15	\$25.50	\$43.35	\$61.20	\$109.65	\$181.05	\$181.05	\$181.05
\$180,000	\$4.50	\$5.40	\$7.20	\$9.00	\$11.70	\$17.10	\$27.00	\$45.90	\$64.80	\$116.10	\$191.70	\$191.70	\$191.70
\$190,000	\$4.75	\$5.70	\$7.60	\$9.50	\$12.35	\$18.05	\$28.50	\$48.45	\$68.40	\$122.55	\$202.35	\$202.35	\$202.35
\$200,000	\$5.00	\$6.00	\$8.00	\$10.00	\$13.00	\$19.00	\$30.00	\$51.00	\$72.00	\$129.00	\$213.00	\$213.00	\$213.00
\$210,000	\$5.25	\$6.30	\$8.40	\$10.50	\$13.65	\$19.95	\$31.50	\$53.55	\$75.60	\$135.45	\$223.65	\$223.65	\$223.65
\$220,000	\$5.50	\$6.60	\$8.80	\$11.00	\$14.30	\$20.90	\$33.00	\$56.10	\$79.20	\$141.90	\$234.30	\$234.30	\$234.30
\$230,000	\$5.75	\$6.90	\$9.20	\$11.50	\$14.95	\$21.85	\$34.50	\$58.65	\$82.80	\$148.35	\$244.95	\$244.95	\$244.95
\$240,000	\$6.00	\$7.20	\$9.60	\$12.00	\$15.60	\$22.80	\$36.00	\$61.20	\$86.40	\$154.80	\$255.60	\$255.60	\$255.60
\$250,000	\$6.25	\$7.50	\$10.00	\$12.50	\$16.25	\$23.75	\$37.50	\$63.75	\$90.00	\$161.25	\$266.25	\$266.25	\$266.25
\$260,000	\$6.50	\$7.80	\$10.40	\$13.00	\$16.90	\$24.70	\$39.00	\$66.30	\$93.60	\$167.70	\$276.90	\$276.90	\$276.90
\$270,000	\$6.75	\$8.10	\$10.80	\$13.50	\$17.55	\$25.65	\$40.50	\$68.85	\$97.20	\$174.15	\$287.55	\$287.55	\$287.55
\$280,000	\$7.00	\$8.40	\$11.20	\$14.00	\$18.20	\$26.60	\$42.00	\$71.40	\$100.80	\$180.60	\$298.20	\$298.20	\$298.20
\$290,000	\$7.25	\$8.70	\$11.60	\$14.50	\$18.85	\$27.55	\$43.50	\$73.95	\$104.40	\$187.05	\$308.85	\$308.85	\$308.85
\$300,000	\$7.50	\$9.00	\$12.00	\$15.00	\$19.50	\$28.50	\$45.00	\$76.50	\$108.00	\$193.50	\$319.50	\$319.50	\$319.50
\$310,000	\$7.75	\$9.30	\$12.40	\$15.50	\$20.15	\$29.45	\$46.50	\$79.05	\$111.60	\$199.95	\$330.15	\$330.15	\$330.15
\$320,000	\$8.00	\$9.60	\$12.80	\$16.00	\$20.80	\$30.40	\$48.00	\$81.60	\$115.20	\$206.40	\$340.80	\$340.80	\$340.80
\$330,000	\$8.25	\$9.90	\$13.20	\$16.50	\$21.45	\$31.35	\$49.50	\$84.15	\$118.80	\$212.85	\$351.45	\$351.45	\$351.45
\$340,000	\$8.50	\$10.20	\$13.60	\$17.00	\$22.10	\$32.30	\$51.00	\$86.70	\$122.40	\$219.30	\$362.10	\$362.10	\$362.10
\$350,000	\$8.75	\$10.50	\$14.00	\$17.50	\$22.75	\$33.25	\$52.50	\$89.25	\$126.00	\$225.75	\$372.75	\$372.75	\$372.75
\$360,000	\$9.00	\$10.80	\$14.40	\$18.00	\$23.40	\$34.20	\$54.00	\$91.80	\$129.60	\$232.20	\$383.40	\$383.40	\$383.40
\$370,000	\$9.25	\$11.10	\$14.80	\$18.50	\$24.05	\$35.15	\$55.50	\$94.35	\$133.20	\$238.65	\$394.05	\$394.05	\$394.05
\$380,000	\$9.50	\$11.40	\$15.20	\$19.00	\$24.70	\$36.10	\$57.00	\$96.90	\$136.80	\$245.10	\$404.70	\$404.70	\$404.70
\$390,000	\$9.75	\$11.70	\$15.60	\$19.50	\$25.35	\$37.05	\$58.50	\$99.45	\$140.40	\$251.55	\$415.35	\$415.35	\$415.35
\$400,000	\$10.00	\$12.00	\$16.00	\$20.00	\$26.00	\$38.00	\$60.00	\$102.00	\$144.00	\$258.00	\$426.00	\$426.00	\$426.00
\$410,000	\$10.25	\$12.30	\$16.40	\$20.50	\$26.65	\$38.95	\$61.50	\$104.55	\$147.60	\$264.45	\$436.65	\$436.65	\$436.65
\$420,000	\$10.50	\$12.60	\$16.80	\$21.00	\$27.30	\$39.90	\$63.00	\$107.10	\$151.20	\$270.90	\$447.30	\$447.30	\$447.30
\$430,000	\$10.75	\$12.90	\$17.20	\$21.50	\$27.95	\$40.85	\$64.50	\$109.65	\$154.80	\$277.35	\$457.95	\$457.95	\$457.95
\$440,000	\$11.00	\$13.20	\$17.60	\$22.00	\$28.60	\$41.80	\$66.00	\$112.20	\$158.40	\$283.80	\$468.60	\$468.60	\$468.60

\$450,000	\$11.25	\$13.50	\$18.00	\$22.50	\$29.25	\$42.75	\$67.50	\$114.75	\$162.00	\$290.25	\$479.25	\$479.25	\$479.25
\$460,000	\$11.50	\$13.80	\$18.40	\$23.00	\$29.90	\$43.70	\$69.00	\$117.30	\$165.60	\$296.70	\$489.90	\$489.90	\$489.90
\$470,000	\$11.75	\$14.10	\$18.80	\$23.50	\$30.55	\$44.65	\$70.50	\$119.85	\$169.20	\$303.15	\$500.55	\$500.55	\$500.55
\$480,000	\$12.00	\$14.40	\$19.20	\$24.00	\$31.20	\$45.60	\$72.00	\$122.40	\$172.80	\$309.60	\$511.20	\$511.20	\$511.20
\$490,000	\$12.25	\$14.70	\$19.60	\$24.50	\$31.85	\$46.55	\$73.50	\$124.95	\$176.40	\$316.05	\$521.85	\$521.85	\$521.85
\$500,000	\$12.50	\$15.00	\$20.00	\$25.00	\$32.50	\$47.50	\$75.00	\$127.50	\$180.00	\$322.50	\$532.50	\$532.50	\$532.50

SPOUSE/PARTNER SUPPLEMENTAL TERM LIFE INSURANCE

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

Benefit Amount	Premium Amount	Benefit Amount	Premium Amount
\$10,000	\$1.15		

CHILD(REN) SUPPLEMENTAL TERM LIFE INSURANCE

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

Benefit Amount	Cost For All Children
\$5,000	\$0.41

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

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

Coverage Tier	Rate
Employee Only	\$0.0150
Employee & Family	\$0.0200

To calculate your semi-monthly premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\$1,000} = \text{Rate} \times \text{Premium Amount}$$

5962c NS 07/21 Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

The Buck's Got Your Back®

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