

Premium Worksheet



Rates and/or benefits can change. 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 | | | | | | | | | | | | |
|---|----------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|
| 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+ |
| \$10,000 | \$0.46 | \$0.37 | \$0.42 | \$0.54 | \$0.74 | \$1.13 | \$1.67 | \$2.31 | \$2.82 | \$3.98 | \$6.78 | \$18.17 |
| \$20,000 | \$0.92 | \$0.74 | \$0.83 | \$1.07 | \$1.47 | \$2.25 | \$3.33 | \$4.61 | \$5.63 | \$7.95 | \$13.55 | \$36.33 |
| \$30,000 | \$1.38 | \$1.11 | \$1.25 | \$1.61 | \$2.21 | \$3.38 | \$5.00 | \$6.92 | \$8.45 | \$11.93 | \$20.33 | \$54.50 |
| \$40,000 | \$1.84 | \$1.48 | \$1.66 | \$2.14 | \$2.94 | \$4.50 | \$6.66 | \$9.22 | \$11.26 | \$15.90 | \$27.10 | \$72.66 |
| \$50,000 | \$2.30 | \$1.85 | \$2.08 | \$2.68 | \$3.68 | \$5.63 | \$8.33 | \$11.53 | \$14.08 | \$19.88 | \$33.88 | \$90.83 |
| \$60,000 | \$2.76 | \$2.22 | \$2.49 | \$3.21 | \$4.41 | \$6.75 | \$9.99 | \$13.83 | \$16.89 | \$23.85 | \$40.65 | \$108.99 |
| \$70,000 | \$3.22 | \$2.59 | \$2.91 | \$3.75 | \$5.15 | \$7.88 | \$11.66 | \$16.14 | \$19.71 | \$27.83 | \$47.43 | \$127.16 |
| \$80,000 | \$3.68 | \$2.96 | \$3.32 | \$4.28 | \$5.88 | \$9.00 | \$13.32 | \$18.44 | \$22.52 | \$31.80 | \$54.20 | \$145.32 |
| \$90,000 | \$4.14 | \$3.33 | \$3.74 | \$4.82 | \$6.62 | \$10.13 | \$14.99 | \$20.75 | \$25.34 | \$35.78 | \$60.98 | \$163.49 |
| \$100,000 | \$4.60 | \$3.70 | \$4.15 | \$5.35 | \$7.35 | \$11.25 | \$16.65 | \$23.05 | \$28.15 | \$39.75 | \$67.75 | \$181.65 |
| \$110,000 | \$5.06 | \$4.07 | \$4.57 | \$5.89 | \$8.09 | \$12.38 | \$18.32 | \$25.36 | \$30.97 | \$43.73 | \$74.53 | \$199.82 |
| \$120,000 | \$5.52 | \$4.44 | \$4.98 | \$6.42 | \$8.82 | \$13.50 | \$19.98 | \$27.66 | \$33.78 | \$47.70 | \$81.30 | \$217.98 |
| \$130,000 | \$5.98 | \$4.81 | \$5.40 | \$6.96 | \$9.56 | \$14.63 | \$21.65 | \$29.97 | \$36.60 | \$51.68 | \$88.08 | \$236.15 |
| \$140,000 | \$6.44 | \$5.18 | \$5.81 | \$7.49 | \$10.29 | \$15.75 | \$23.31 | \$32.27 | \$39.41 | \$55.65 | \$94.85 | \$254.31 |
| \$150,000 | \$6.90 | \$5.55 | \$6.23 | \$8.03 | \$11.03 | \$16.88 | \$24.98 | \$34.58 | \$42.23 | \$59.63 | \$101.63 | \$272.48 |
| \$160,000 | \$7.36 | \$5.92 | \$6.64 | \$8.56 | \$11.76 | \$18.00 | \$26.64 | \$36.88 | \$45.04 | \$63.60 | \$108.40 | \$290.64 |
| \$170,000 | \$7.82 | \$6.29 | \$7.06 | \$9.10 | \$12.50 | \$19.13 | \$28.31 | \$39.19 | \$47.86 | \$67.58 | \$115.18 | \$308.81 |
| \$180,000 | \$8.28 | \$6.66 | \$7.47 | \$9.63 | \$13.23 | \$20.25 | \$29.97 | \$41.49 | \$50.67 | \$71.55 | \$121.95 | \$326.97 |
| \$190,000 | \$8.74 | \$7.03 | \$7.89 | \$10.17 | \$13.97 | \$21.38 | \$31.64 | \$43.80 | \$53.49 | \$75.53 | \$128.73 | \$345.14 |
| \$200,000 | \$9.20 | \$7.40 | \$8.30 | \$10.70 | \$14.70 | \$22.50 | \$33.30 | \$46.10 | \$56.30 | \$79.50 | \$135.50 | \$363.30 |
| \$210,000 | \$9.66 | \$7.77 | \$8.72 | \$11.24 | \$15.44 | \$23.63 | \$34.97 | \$48.41 | \$59.12 | \$83.48 | \$142.28 | \$381.47 |
| \$220,000 | \$10.12 | \$8.14 | \$9.13 | \$11.77 | \$16.17 | \$24.75 | \$36.63 | \$50.71 | \$61.93 | \$87.45 | \$149.05 | \$399.63 |
| \$230,000 | \$10.58 | \$8.51 | \$9.55 | \$12.31 | \$16.91 | \$25.88 | \$38.30 | \$53.02 | \$64.75 | \$91.43 | \$155.83 | \$417.80 |
| \$240,000 | \$11.04 | \$8.88 | \$9.96 | \$12.84 | \$17.64 | \$27.00 | \$39.96 | \$55.32 | \$67.56 | \$95.40 | \$162.60 | \$435.96 |
| \$250,000 | \$11.50 | \$9.25 | \$10.38 | \$13.38 | \$18.38 | \$28.13 | \$41.63 | \$57.63 | \$70.38 | \$99.38 | \$169.38 | \$454.13 |
| \$260,000 | \$11.96 | \$9.62 | \$10.79 | \$13.91 | \$19.11 | \$29.25 | \$43.29 | \$59.93 | \$73.19 | \$103.35 | \$176.15 | \$472.29 |
| \$270,000 | \$12.42 | \$9.99 | \$11.21 | \$14.45 | \$19.85 | \$30.38 | \$44.96 | \$62.24 | \$76.01 | \$107.33 | \$182.93 | \$490.46 |
| \$280,000 | \$12.88 | \$10.36 | \$11.62 | \$14.98 | \$20.58 | \$31.50 | \$46.62 | \$64.54 | \$78.82 | \$111.30 | \$189.70 | \$508.62 |
| \$290,000 | \$13.34 | \$10.73 | \$12.04 | \$15.52 | \$21.32 | \$32.63 | \$48.29 | \$66.85 | \$81.64 | \$115.28 | \$196.48 | \$526.79 |
| \$300,000 | \$13.80 | \$11.10 | \$12.45 | \$16.05 | \$22.05 | \$33.75 | \$49.95 | \$69.15 | \$84.45 | \$119.25 | \$203.25 | \$544.95 |
| \$310,000 | \$14.26 | \$11.47 | \$12.87 | \$16.59 | \$22.79 | \$34.88 | \$51.62 | \$71.46 | \$87.27 | \$123.23 | \$210.03 | \$563.12 |
| \$320,000 | \$14.72 | \$11.84 | \$13.28 | \$17.12 | \$23.52 | \$36.00 | \$53.28 | \$73.76 | \$90.08 | \$127.20 | \$216.80 | \$581.28 |
| \$330,000 | \$15.18 | \$12.21 | \$13.70 | \$17.66 | \$24.26 | \$37.13 | \$54.95 | \$76.07 | \$92.90 | \$131.18 | \$223.58 | \$599.45 |
| \$340,000 | \$15.64 | \$12.58 | \$14.11 | \$18.19 | \$24.99 | \$38.25 | \$56.61 | \$78.37 | \$95.71 | \$135.15 | \$230.35 | \$617.61 |
| \$350,000 | \$16.10 | \$12.95 | \$14.53 | \$18.73 | \$25.73 | \$39.38 | \$58.28 | \$80.68 | \$98.53 | \$139.13 | \$237.13 | \$635.78 |
| \$360,000 | \$16.56 | \$13.32 | \$14.94 | \$19.26 | \$26.46 | \$40.50 | \$59.94 | \$82.98 | \$101.34 | \$143.10 | \$243.90 | \$653.94 |
| \$370,000 | \$17.02 | \$13.69 | \$15.36 | \$19.80 | \$27.20 | \$41.63 | \$61.61 | \$85.29 | \$104.16 | \$147.08 | \$250.68 | \$672.11 |
| \$380,000 | \$17.48 | \$14.06 | \$15.77 | \$20.33 | \$27.93 | \$42.75 | \$63.27 | \$87.59 | \$106.97 | \$151.05 | \$257.45 | \$690.27 |
| \$390,000 | \$17.94 | \$14.43 | \$16.19 | \$20.87 | \$28.67 | \$43.88 | \$64.94 | \$89.90 | \$109.79 | \$155.03 | \$264.23 | \$708.44 |
| \$400,000 | \$18.40 | \$14.80 | \$16.60 | \$21.40 | \$29.40 | \$45.00 | \$66.60 | \$92.20 | \$112.60 | \$159.00 | \$271.00 | \$726.60 |
| \$410,000 | \$18.86 | \$15.17 | \$17.02 | \$21.94 | \$30.14 | \$46.13 | \$68.27 | \$94.51 | \$115.42 | \$162.98 | \$277.78 | \$744.77 |
| \$420,000 | \$19.32 | \$15.54 | \$17.43 | \$22.47 | \$30.87 | \$47.25 | \$69.93 | \$96.81 | \$118.23 | \$166.95 | \$284.55 | \$762.93 |
| \$430,000 | \$19.78 | \$15.91 | \$17.85 | \$23.01 | \$31.61 | \$48.38 | \$71.60 | \$99.12 | \$121.05 | \$170.93 | \$291.33 | \$781.10 |
| \$440,000 | \$20.24 | \$16.28 | \$18.26 | \$23.54 | \$32.34 | \$49.50 | \$73.26 | \$101.42 | \$123.86 | \$174.90 | \$298.10 | \$799.26 |

| | | | | | | | | | | | | |
|-----------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|
| \$450,000 | \$20.70 | \$16.65 | \$18.68 | \$24.08 | \$33.08 | \$50.63 | \$74.93 | \$103.73 | \$126.68 | \$178.88 | \$304.88 | \$817.43 |
| \$460,000 | \$21.16 | \$17.02 | \$19.09 | \$24.61 | \$33.81 | \$51.75 | \$76.59 | \$106.03 | \$129.49 | \$182.85 | \$311.65 | \$835.59 |
| \$470,000 | \$21.62 | \$17.39 | \$19.51 | \$25.15 | \$34.55 | \$52.88 | \$78.26 | \$108.34 | \$132.31 | \$186.83 | \$318.43 | \$853.76 |
| \$480,000 | \$22.08 | \$17.76 | \$19.92 | \$25.68 | \$35.28 | \$54.00 | \$79.92 | \$110.64 | \$135.12 | \$190.80 | \$325.20 | \$871.92 |
| \$490,000 | \$22.54 | \$18.13 | \$20.34 | \$26.22 | \$36.02 | \$55.13 | \$81.59 | \$112.95 | \$137.94 | \$194.78 | \$331.98 | \$890.09 |
| \$500,000 | \$23.00 | \$18.50 | \$20.75 | \$26.75 | \$36.75 | \$56.25 | \$83.25 | \$115.25 | \$140.75 | \$198.75 | \$338.75 | \$908.25 |

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

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

| Age | 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 | \$0.25 | \$0.20 | \$0.22 | \$0.29 | \$0.40 | \$0.62 | \$0.92 | \$1.28 | \$1.55 | \$2.20 | \$3.75 | \$10.06 |
| \$10,000 | \$0.50 | \$0.40 | \$0.45 | \$0.58 | \$0.80 | \$1.23 | \$1.84 | \$2.55 | \$3.11 | \$4.40 | \$7.50 | \$20.13 |
| \$15,000 | \$0.75 | \$0.59 | \$0.67 | \$0.86 | \$1.20 | \$1.85 | \$2.75 | \$3.83 | \$4.66 | \$6.59 | \$11.24 | \$30.19 |
| \$20,000 | \$1.00 | \$0.79 | \$0.89 | \$1.15 | \$1.60 | \$2.46 | \$3.67 | \$5.10 | \$6.21 | \$8.79 | \$14.99 | \$40.25 |
| \$25,000 | \$1.25 | \$0.99 | \$1.11 | \$1.44 | \$2.00 | \$3.08 | \$4.59 | \$6.38 | \$7.76 | \$10.99 | \$18.74 | \$50.31 |
| \$30,000 | \$1.50 | \$1.19 | \$1.34 | \$1.73 | \$2.40 | \$3.69 | \$5.51 | \$7.65 | \$9.32 | \$13.19 | \$22.49 | \$60.38 |
| \$35,000 | \$1.75 | \$1.38 | \$1.56 | \$2.01 | \$2.80 | \$4.31 | \$6.42 | \$8.93 | \$10.87 | \$15.38 | \$26.23 | \$70.44 |
| \$40,000 | \$2.00 | \$1.58 | \$1.78 | \$2.30 | \$3.20 | \$4.92 | \$7.34 | \$10.20 | \$12.42 | \$17.58 | \$29.98 | \$80.50 |
| \$45,000 | \$2.25 | \$1.78 | \$2.00 | \$2.59 | \$3.60 | \$5.54 | \$8.26 | \$11.48 | \$13.97 | \$19.78 | \$33.73 | \$90.56 |
| \$50,000 | \$2.50 | \$1.98 | \$2.23 | \$2.88 | \$4.00 | \$6.15 | \$9.18 | \$12.75 | \$15.53 | \$21.98 | \$37.48 | \$100.63 |
| \$55,000 | \$2.75 | \$2.17 | \$2.45 | \$3.16 | \$4.40 | \$6.77 | \$10.09 | \$14.03 | \$17.08 | \$24.17 | \$41.22 | \$110.69 |
| \$60,000 | \$3.00 | \$2.37 | \$2.67 | \$3.45 | \$4.80 | \$7.38 | \$11.01 | \$15.30 | \$18.63 | \$26.37 | \$44.97 | \$120.75 |
| \$65,000 | \$3.25 | \$2.57 | \$2.89 | \$3.74 | \$5.20 | \$8.00 | \$11.93 | \$16.58 | \$20.18 | \$28.57 | \$48.72 | \$130.81 |
| \$70,000 | \$3.50 | \$2.77 | \$3.12 | \$4.03 | \$5.60 | \$8.61 | \$12.85 | \$17.85 | \$21.74 | \$30.77 | \$52.47 | \$140.88 |
| \$75,000 | \$3.75 | \$2.96 | \$3.34 | \$4.31 | \$6.00 | \$9.23 | \$13.76 | \$19.13 | \$23.29 | \$32.96 | \$56.21 | \$150.94 |
| \$80,000 | \$4.00 | \$3.16 | \$3.56 | \$4.60 | \$6.40 | \$9.84 | \$14.68 | \$20.40 | \$24.84 | \$35.16 | \$59.96 | \$161.00 |
| \$85,000 | \$4.25 | \$3.36 | \$3.78 | \$4.89 | \$6.80 | \$10.46 | \$15.60 | \$21.68 | \$26.39 | \$37.36 | \$63.71 | \$171.06 |
| \$90,000 | \$4.50 | \$3.56 | \$4.01 | \$5.18 | \$7.20 | \$11.07 | \$16.52 | \$22.95 | \$27.95 | \$39.56 | \$67.46 | \$181.13 |
| \$95,000 | \$4.75 | \$3.75 | \$4.23 | \$5.46 | \$7.60 | \$11.69 | \$17.43 | \$24.23 | \$29.50 | \$41.75 | \$71.20 | \$191.19 |
| \$100,000 | \$5.00 | \$3.95 | \$4.45 | \$5.75 | \$8.00 | \$12.30 | \$18.35 | \$25.50 | \$31.05 | \$43.95 | \$74.95 | \$201.25 |

CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

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

| Benefit Amount | Cost For Each Child | x | Number of Covered Children | = | Cost For All Children |
|----------------|---------------------|---|----------------------------|---|-----------------------|
| \$100,000 | \$4.40 | x | | = | |

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This document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Benefits are subject to state availability. Policy terms and conditions vary by state. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.