Dependent Life Insurance
Premium Table

Scheduled Benefit: Each eligible employee may elect for his/her eligible spouse an amount of insurance shown in the Table below.

Benefit amounts are reduced according to the age-based reduction chart shown in the Dependent Life policy.

To find your spouse's premium -

- Determine your spouse's age band. Spouse’s age is equal to the employee’s age.
- Select a benefit.
- Spouse rates change as employee moves from one age bracket to the next.

Spouse Monthly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$5,000	$0.35	$0.35	$0.40	$0.50	$0.70	$1.00	$1.55	$2.35	$3.15	$5.25	$11.60
$10,000	$0.70	$0.70	$0.80	$1.00	$1.40	$2.00	$3.10	$4.70	$6.30	$10.50	$23.20
$15,000	$1.05	$1.05	$1.20	$1.50	$2.10	$3.00	$4.65	$7.05	$9.45	$15.75	$34.80
$20,000	$1.40	$1.40	$1.60	$2.00	$2.80	$4.00	$6.20	$9.40	$12.60	$21.00	$46.40
$25,000	$1.75	$1.75	$2.00	$2.50	$3.50	$5.00	$7.75	$11.75	$15.75	$26.25	$58.00
$30,000	$2.10	$2.10	$2.40	$3.00	$4.20	$6.00	$9.30	$14.10	$18.90	$31.50	$69.60
$35,000	$2.45	$2.45	$2.80	$3.50	$4.90	$7.00	$10.85	$16.45	$22.05	$36.75	$81.20
$40,000	$2.80	$2.80	$3.20	$4.00	$5.60	$8.00	$12.40	$18.80	$25.20	$42.00	$92.80
$45,000	$3.15	$3.15	$3.60	$4.50	$6.30	$9.00	$13.95	$21.15	$28.35	$47.25	$104.40
$50,000	$3.50	$3.50	$4.00	$5.00	$7.00	$10.00	$15.50	$23.50	$31.50	$52.50	$116.00
$55,000	$3.85	$3.85	$4.40	$5.50	$7.70	$11.00	$17.05	$25.85	$34.65	$57.75	$127.60
$60,000	$4.20	$4.20	$4.80	$6.00	$8.40	$12.00	$18.60	$28.20	$37.80	$63.00	$139.20
$65,000	$4.55	$4.55	$5.20	$6.50	$9.10	$13.00	$20.15	$30.55	$40.95	$68.25	$150.80
$70,000	$4.90	$4.90	$5.60	$7.00	$9.80	$14.00	$21.70	$32.90	$44.10	$73.50	$162.40
$75,000	$5.25	$5.25	$6.00	$7.50	$10.50	$15.00	$23.25	$35.25	$47.25	$78.75	$174.00
$80,000	$5.60	$5.60	$6.40	$8.00	$11.20	$16.00	$24.80	$37.60	$50.40	$84.00	$185.60
$85,000	$5.95	$5.95	$6.80	$8.50	$11.90	$17.00	$26.35	$39.95	$53.55	$89.25	$197.20
$90,000	$6.30	$6.30	$7.20	$9.00	$12.60	$18.00	$27.90	$42.30	$56.70	$94.50	$208.80
$95,000	$6.65	$6.65	$7.60	$9.50	$13.30	$19.00	$29.45	$44.65	$59.85	$99.75	$220.40
$100,000	$7.00	$7.00	$8.00	$10.00	$14.00	$20.00	$31.00	$47.00	$63.00	$105.00	$232.00
$105,000	$7.35	$7.35	$8.40	$10.50	$14.70	$21.00	$32.55	$49.35	$66.15	$110.25	$243.60
$110,000	$7.70	$7.70	$8.80	$11.00	$15.40	$22.00	$34.10	$51.70	$69.30	$115.50	$255.20
$115,000	$8.05	$8.05	$9.20	$11.50	$16.10	$23.00	$35.65	$54.05	$72.45	$120.75	$266.80
$120,000	$8.40	$8.40	$9.60	$12.00	$16.80	$24.00	$37.20	$56.40	$75.60	$126.00	$278.40
$125,000	$8.75	$8.75	$10.00	$12.50	$17.50	$25.00	$38.75	$58.75	$78.75	$131.25	$290.00
$130,000	$9.10	$9.10	$10.40	$13.00	$18.20	$26.00	$40.30	$61.10	$81.90	$136.50	$301.60
$135,000	$9.45	$9.45	$10.80	$13.50	$18.90	$27.00	$41.85	$63.45	$85.05	$141.75	$313.20
$140,000	$9.80	$9.80	$11.20	$14.00	$19.60	$28.00	$43.40	$65.80	$88.20	$147.00	$324.80
$145,000	$10.15	$10.15	$11.60	$14.50	$20.30	$29.00	$44.95	$68.15	$91.35	$152.25	$336.40
$150,000	$10.50	$10.50	$12.00	$15.00	$21.00	$30.00	$46.50	$70.50	$94.50	$157.50	$348.00

Dependent Child(ren) Premiums

Benefit Amount	Premium
$10,000	$2.30

(One rate and benefit amount for all eligible children in family, regardless of number)

Supplemental Life Insurance
Premium Table

Scheduled Benefit: Each eligible employee may elect for himself/herself an amount of insurance shown in the Table below. Benefit amounts are reduced according to the age-based reduction chart shown in the Supplemental Life brochure.

Employee Premiums:

To find your premium -

- Determine your age band: Your age is calculated by the method specified in your policy.
- Select a benefit amount.
- Employee rates change as insured moves from one age bracket to the next.

Employee Monthly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$5,000	$0.35	$0.35	$0.40	$0.50	$0.70	$1.00	$1.55	$2.33	$3.15	$5.25	$11.60
$15,000	$1.05	$1.05	$1.20	$1.50	$2.10	$3.00	$4.65	$6.98	$9.45	$15.75	$34.80
$25,000	$1.75	$1.75	$2.00	$2.50	$3.50	$5.00	$7.75	$11.63	$15.75	$26.25	$58.00
$35,000	$2.45	$2.45	$2.80	$3.50	$4.90	$7.00	$10.85	$16.28	$22.05	$36.75	$81.20
$45,000	$3.15	$3.15	$3.60	$4.50	$6.30	$9.00	$13.95	$20.93	$28.35	$47.25	$104.40
$55,000	$3.85	$3.85	$4.40	$5.50	$7.70	$11.00	$17.05	$25.58	$34.65	$57.75	$127.60
$65,000	$4.55	$4.55	$5.20	$6.50	$9.10	$13.00	$20.15	$30.23	$40.95	$68.25	$150.80
$75,000	$5.25	$5.25	$6.00	$7.50	$10.50	$15.00	$23.25	$34.88	$47.25	$78.75	$174.00
$85,000	$5.95	$5.95	$6.80	$8.50	$11.90	$17.00	$26.35	$39.53	$53.55	$89.25	$197.20
$95,000	$6.65	$6.65	$7.60	$9.50	$13.30	$19.00	$29.45	$44.18	$59.85	$99.75	$220.40
$105,000	$7.35	$7.35	$8.40	$10.50	$14.70	$21.00	$32.55	$48.83	$66.15	$110.25	$243.60
$115,000	$8.05	$8.05	$9.20	$11.50	$16.10	$23.00	$35.65	$53.48	$72.45	$120.75	$266.80
$125,000	$8.75	$8.75	$10.00	$12.50	$17.50	$25.00	$38.75	$58.13	$78.75	$131.25	$290.00
$135,000	$9.45	$9.45	$10.80	$13.50	$18.90	$27.00	$41.85	$62.78	$85.05	$141.75	$313.20
$145,000	$10.15	$10.15	$11.60	$14.50	$20.30	$29.00	$44.95	$67.43	$91.35	$152.25	$336.40
$150,000	$10.50	$10.50	$12.00	$15.00	$21.00	$30.00	$46.50	$69.75	$94.50	$157.50	$348.00

PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Child(ren) Premium	
Total Premium	

(Rates are calculated as of coverage effective date and are based on employee's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent child(ren).

Rates are subject to change.