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

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	$0.43	$0.43	$0.50	$0.65	$0.90	$1.35	$2.25	$3.75	$6.33	$10.40	$20.14	$20.14
$20,000	$0.86	$0.86	$1.00	$1.29	$1.80	$2.70	$4.50	$7.49	$12.66	$20.80	$40.27	$40.27
$30,000	$1.29	$1.29	$1.50	$1.94	$2.70	$4.05	$6.75	$11.24	$18.99	$31.20	$60.41	$60.41
$40,000	$1.72	$1.72	$2.00	$2.58	$3.60	$5.40	$9.00	$14.98	$25.32	$41.60	$80.54	$80.54
$50,000	$2.15	$2.15	$2.50	$3.23	$4.50	$6.75	$11.25	$18.73	$31.65	$52.00	$100.68	$100.68
$60,000	$2.58	$2.58	$3.00	$3.87	$5.40	$8.10	$13.50	$22.47	$37.98	$62.40	$120.81	$120.81
$70,000	$3.01	$3.01	$3.50	$4.52	$6.30	$9.45	$15.75	$26.22	$44.31	$72.80	$140.95	$140.95
$80,000	$3.44	$3.44	$4.00	$5.16	$7.20	$10.80	$18.00	$29.96	$50.64	$83.20	$161.08	$161.08
$90,000	$3.87	$3.87	$4.50	$5.81	$8.10	$12.15	$20.25	$33.71	$56.97	$93.60	$181.22	$181.22
$100,000	$4.30	$4.30	$5.00	$6.45	$9.00	$13.50	$22.50	$37.45	$63.30	$104.00	$201.35	$201.35
$110,000	$4.73	$4.73	$5.50	$7.10	$9.90	$14.85	$24.75	$41.20	$69.63	$114.40	$221.49	$221.49
$120,000	$5.16	$5.16	$6.00	$7.74	$10.80	$16.20	$27.00	$44.94	$75.96	$124.80	$241.62	$241.62
$130,000	$5.59	$5.59	$6.50	$8.39	$11.70	$17.55	$29.25	$48.69	$82.29	$135.20	$261.76	$261.76
$140,000	$6.02	$6.02	$7.00	$9.03	$12.60	$18.90	$31.50	$52.43	$88.62	$145.60	$281.89	$281.89
$150,000	$6.45	$6.45	$7.50	$9.68	$13.50	$20.25	$33.75	$56.18	$94.95	$156.00	$302.03	$302.03
$160,000	$6.88	$6.88	$8.00	$10.32	$14.40	$21.60	$36.00	$59.92	$101.28	$166.40	$322.16	$322.16
$170,000	$7.31	$7.31	$8.50	$10.97	$15.30	$22.95	$38.25	$63.67	$107.61	$176.80	$342.30	$342.30
$180,000	$7.74	$7.74	$9.00	$11.61	$16.20	$24.30	$40.50	$67.41	$113.94	$187.20	$362.43	$362.43
$190,000	$8.17	$8.17	$9.50	$12.26	$17.10	$25.65	$42.75	$71.16	$120.27	$197.60	$382.57	$382.57
$200,000	$8.60	$8.60	$10.00	$12.90	$18.00	$27.00	$45.00	$74.90	$126.60	$208.00	$402.70	$402.70
$210,000	$9.03	$9.03	$10.50	$13.55	$18.90	$28.35	$47.25	$78.65	$132.93	$218.40	$422.84	$422.84
$220,000	$9.46	$9.46	$11.00	$14.19	$19.80	$29.70	$49.50	$82.39	$139.26	$228.80	$442.97	$442.97
$230,000	$9.89	$9.89	$11.50	$14.84	$20.70	$31.05	$51.75	$86.14	$145.59	$239.20	$463.11	$463.11
$240,000	$10.32	$10.32	$12.00	$15.48	$21.60	$32.40	$54.00	$89.88	$151.92	$249.60	$483.24	$483.24
$250,000	$10.75	$10.75	$12.50	$16.13	$22.50	$33.75	$56.25	$93.63	$158.25	$260.00	$503.38	$503.38
$260,000	$11.18	$11.18	$13.00	$16.77	$23.40	$35.10	$58.50	$97.37	$164.58	$270.40	$523.51	$523.51
$270,000	$11.61	$11.61	$13.50	$17.42	$24.30	$36.45	$60.75	$101.12	$170.91	$280.80	$543.65	$543.65
$280,000	$12.04	$12.04	$14.00	$18.06	$25.20	$37.80	$63.00	$104.86	$177.24	$291.20	$563.78	$563.78
$290,000	$12.47	$12.47	$14.50	$18.71	$26.10	$39.15	$65.25	$108.61	$183.57	$301.60	$583.92	$583.92
$300,000	$12.90	$12.90	$15.00	$19.35	$27.00	$40.50	$67.50	$112.35	$189.90	$312.00	$604.05	$604.05
$310,000	$13.33	$13.33	$15.50	$20.00	$27.90	$41.85	$69.75	$116.10	$196.23	$322.40	$624.19	$624.19
$320,000	$13.76	$13.76	$16.00	$20.64	$28.80	$43.20	$72.00	$119.84	$202.56	$332.80	$644.32	$644.32
$330,000	$14.19	$14.19	$16.50	$21.29	$29.70	$44.55	$74.25	$123.59	$208.89	$343.20	$664.46	$664.46
$340,000	$14.62	$14.62	$17.00	$21.93	$30.60	$45.90	$76.50	$127.33	$215.22	$353.60	$684.59	$684.59
$350,000	$15.05	$15.05	$17.50	$22.58	$31.50	$47.25	$78.75	$131.08	$221.55	$364.00	$704.73	$704.73
$360,000	$15.48	$15.48	$18.00	$23.22	$32.40	$48.60	$81.00	$134.82	$227.88	$374.40	$724.86	$724.86
$370,000	$15.91	$15.91	$18.50	$23.87	$33.30	$49.95	$83.25	$138.57	$234.21	$384.80	$745.00	$745.00
$380,000	$16.34	$16.34	$19.00	$24.51	$34.20	$51.30	$85.50	$142.31	$240.54	$395.20	$765.13	$765.13
$390,000	$16.77	$16.77	$19.50	$25.16	$35.10	$52.65	$87.75	$146.06	$246.87	$405.60	$785.27	$785.27
$400,000	$17.20	$17.20	$20.00	$25.80	$36.00	$54.00	$90.00	$149.80	$253.20	$416.00	$805.40	$805.40
$410,000	$17.63	$17.63	$20.50	$26.45	$36.90	$55.35	$92.25	$153.55	$259.53	$426.40	$825.54	$825.54
$420,000	$18.06	$18.06	$21.00	$27.09	$37.80	$56.70	$94.50	$157.29	$265.86	$436.80	$845.67	$845.67
$430,000	$18.49	$18.49	$21.50	$27.74	$38.70	$58.05	$96.75	$161.04	$272.19	$447.20	$865.81	$865.81
$440,000	$18.92	$18.92	$22.00	$28.38	$39.60	$59.40	$99.00	$164.78	$278.52	$457.60	$885.94	$885.94

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$450,000	$19.35	$19.35	$22.50	$29.03	$40.50	$60.75	$101.25	$168.53	$284.85	$468.00	$906.08	$906.08
$460,000	$19.78	$19.78	$23.00	$29.67	$41.40	$62.10	$103.50	$172.27	$291.18	$478.40	$926.21	$926.21
$470,000	$20.21	$20.21	$23.50	$30.32	$42.30	$63.45	$105.75	$176.02	$297.51	$488.80	$946.35	$946.35
$480,000	$20.64	$20.64	$24.00	$30.96	$43.20	$64.80	$108.00	$179.76	$303.84	$499.20	$966.48	$966.48
$490,000	$21.07	$21.07	$24.50	$31.61	$44.10	$66.15	$110.25	$183.51	$310.17	$509.60	$986.62	$986.62
$500,000	$21.50	$21.50	$25.00	$32.25	$45.00	$67.50	$112.50	$187.25	$316.50	$520.00	$1,006.75	$1,006.75

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+
$5,000	$0.22	$0.22	$0.25	$0.32	$0.45	$0.68	$1.13	$1.87	$3.17	$5.20	$10.07	$10.07
$10,000	$0.43	$0.43	$0.50	$0.65	$0.90	$1.35	$2.25	$3.75	$6.33	$10.40	$20.14	$20.14
$15,000	$0.65	$0.65	$0.75	$0.97	$1.35	$2.03	$3.38	$5.62	$9.50	$15.60	$30.20	$30.20
$20,000	$0.86	$0.86	$1.00	$1.29	$1.80	$2.70	$4.50	$7.49	$12.66	$20.80	$40.27	$40.27
$25,000	$1.08	$1.08	$1.25	$1.61	$2.25	$3.38	$5.63	$9.36	$15.83	$26.00	$50.34	$50.34
$30,000	$1.29	$1.29	$1.50	$1.94	$2.70	$4.05	$6.75	$11.24	$18.99	$31.20	$60.41	$60.41
$35,000	$1.51	$1.51	$1.75	$2.26	$3.15	$4.73	$7.88	$13.11	$22.16	$36.40	$70.47	$70.47
$40,000	$1.72	$1.72	$2.00	$2.58	$3.60	$5.40	$9.00	$14.98	$25.32	$41.60	$80.54	$80.54
$45,000	$1.94	$1.94	$2.25	$2.90	$4.05	$6.08	$10.13	$16.85	$28.49	$46.80	$90.61	$90.61
$50,000	$2.15	$2.15	$2.50	$3.23	$4.50	$6.75	$11.25	$18.73	$31.65	$52.00	$100.68	$100.68
$55,000	$2.37	$2.37	$2.75	$3.55	$4.95	$7.43	$12.38	$20.60	$34.82	$57.20	$110.74	$110.74
$60,000	$2.58	$2.58	$3.00	$3.87	$5.40	$8.10	$13.50	$22.47	$37.98	$62.40	$120.81	$120.81
$65,000	$2.80	$2.80	$3.25	$4.19	$5.85	$8.78	$14.63	$24.34	$41.15	$67.60	$130.88	$130.88
$70,000	$3.01	$3.01	$3.50	$4.52	$6.30	$9.45	$15.75	$26.22	$44.31	$72.80	$140.95	$140.95
$75,000	$3.23	$3.23	$3.75	$4.84	$6.75	$10.13	$16.88	$28.09	$47.48	$78.00	$151.01	$151.01
$80,000	$3.44	$3.44	$4.00	$5.16	$7.20	$10.80	$18.00	$29.96	$50.64	$83.20	$161.08	$161.08
$85,000	$3.66	$3.66	$4.25	$5.48	$7.65	$11.48	$19.13	$31.83	$53.81	$88.40	$171.15	$171.15
$90,000	$3.87	$3.87	$4.50	$5.81	$8.10	$12.15	$20.25	$33.71	$56.97	$93.60	$181.22	$181.22
$95,000	$4.09	$4.09	$4.75	$6.13	$8.55	$12.83	$21.38	$35.58	$60.14	$98.80	$191.28	$191.28
$100,000	$4.30	$4.30	$5.00	$6.45	$9.00	$13.50	$22.50	$37.45	$63.30	$104.00	$201.35	$201.35
$105,000	$4.52	$4.52	$5.25	$6.77	$9.45	$14.18	$23.63	$39.32	$66.47	$109.20	$211.42	$211.42
$110,000	$4.73	$4.73	$5.50	$7.10	$9.90	$14.85	$24.75	$41.20	$69.63	$114.40	$221.49	$221.49
$115,000	$4.95	$4.95	$5.75	$7.42	$10.35	$15.53	$25.88	$43.07	$72.80	$119.60	$231.55	$231.55
$120,000	$5.16	$5.16	$6.00	$7.74	$10.80	$16.20	$27.00	$44.94	$75.96	$124.80	$241.62	$241.62
$125,000	$5.38	$5.38	$6.25	$8.06	$11.25	$16.88	$28.13	$46.81	$79.13	$130.00	$251.69	$251.69
$130,000	$5.59	$5.59	$6.50	$8.39	$11.70	$17.55	$29.25	$48.69	$82.29	$135.20	$261.76	$261.76
$135,000	$5.81	$5.81	$6.75	$8.71	$12.15	$18.23	$30.38	$50.56	$85.46	$140.40	$271.82	$271.82
$140,000	$6.02	$6.02	$7.00	$9.03	$12.60	$18.90	$31.50	$52.43	$88.62	$145.60	$281.89	$281.89
$145,000	$6.24	$6.24	$7.25	$9.35	$13.05	$19.58	$32.63	$54.30	$91.79	$150.80	$291.96	$291.96
$150,000	$6.45	$6.45	$7.50	$9.68	$13.50	$20.25	$33.75	$56.18	$94.95	$156.00	$302.03	$302.03
$155,000	$6.67	$6.67	$7.75	$10.00	$13.95	$20.93	$34.88	$58.05	$98.12	$161.20	$312.09	$312.09
$160,000	$6.88	$6.88	$8.00	$10.32	$14.40	$21.60	$36.00	$59.92	$101.28	$166.40	$322.16	$322.16
$165,000	$7.10	$7.10	$8.25	$10.64	$14.85	$22.28	$37.13	$61.79	$104.45	$171.60	$332.23	$332.23
$170,000	$7.31	$7.31	$8.50	$10.97	$15.30	$22.95	$38.25	$63.67	$107.61	$176.80	$342.30	$342.30
$175,000	$7.53	$7.53	$8.75	$11.29	$15.75	$23.63	$39.38	$65.54	$110.78	$182.00	$352.36	$352.36
$180,000	$7.74	$7.74	$9.00	$11.61	$16.20	$24.30	$40.50	$67.41	$113.94	$187.20	$362.43	$362.43
$185,000	$7.96	$7.96	$9.25	$11.93	$16.65	$24.98	$41.63	$69.28	$117.11	$192.40	$372.50	$372.50
$190,000	$8.17	$8.17	$9.50	$12.26	$17.10	$25.65	$42.75	$71.16	$120.27	$197.60	$382.57	$382.57
$195,000	$8.39	$8.39	$9.75	$12.58	$17.55	$26.33	$43.88	$73.03	$123.44	$202.80	$392.63	$392.63
$200,000	$8.60	$8.60	$10.00	$12.90	$18.00	$27.00	$45.00	$74.90	$126.60	$208.00	$402.70	$402.70
$205,000	$8.82	$8.82	$10.25	$13.22	$18.45	$27.68	$46.13	$76.77	$129.77	$213.20	$412.77	$412.77
$210,000	$9.03	$9.03	$10.50	$13.55	$18.90	$28.35	$47.25	$78.65	$132.93	$218.40	$422.84	$422.84
$215,000	$9.25	$9.25	$10.75	$13.87	$19.35	$29.03	$48.38	$80.52	$136.10	$223.60	$432.90	$432.90
$220,000	$9.46	$9.46	$11.00	$14.19	$19.80	$29.70	$49.50	$82.39	$139.26	$228.80	$442.97	$442.97
$225,000	$9.68	$9.68	$11.25	$14.51	$20.25	$30.38	$50.63	$84.26	$142.43	$234.00	$453.04	$453.04
$230,000	$9.89	$9.89	$11.50	$14.84	$20.70	$31.05	$51.75	$86.14	$145.59	$239.20	$463.11	$463.11
$235,000	$10.11	$10.11	$11.75	$15.16	$21.15	$31.73	$52.88	$88.01	$148.76	$244.40	$473.17	$473.17
$240,000	$10.32	$10.32	$12.00	$15.48	$21.60	$32.40	$54.00	$89.88	$151.92	$249.60	$483.24	$483.24

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$245,000	$10.54	$10.54	$12.25	$15.80	$22.05	$33.08	$55.13	$91.75	$155.09	$254.80	$493.31	$493.31
$250,000	$10.75	$10.75	$12.50	$16.13	$22.50	$33.75	$56.25	$93.63	$158.25	$260.00	$503.38	$503.38

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 All Children
$10,000	$0.85

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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