



**Active Employee's Additional Life and AD&D Insurance Monthly Premium -- Tobacco Free**

Age	\$5,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000	\$80,000
<30	\$0.30	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.50	\$4.80
30-34	\$0.30	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.50	\$4.80
35-39	\$0.40	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$6.00	\$6.40
40-44	\$0.40	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$6.00	\$6.40
45-49	\$0.60	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$9.00	\$9.60
50-54	\$0.80	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00	\$9.60	\$12.00	\$12.80
55-59	\$1.40	\$2.80	\$5.60	\$8.40	\$11.20	\$14.00	\$16.80	\$21.00	\$22.40
60-64	\$2.20	\$4.40	\$8.80	\$13.20	\$17.60	\$22.00	\$26.40	\$33.00	\$35.20
<b>*</b>	<b>\$3,250</b>	<b>\$6,500</b>	<b>\$13,000</b>	<b>\$19,500</b>	<b>\$26,000</b>	<b>\$32,500</b>	<b>\$39,000</b>	<b>\$48,750</b>	<b>\$52,000</b>
65-69	\$2.34	\$4.68	\$9.36	\$14.04	\$18.72	\$23.40	\$28.08	\$35.10	\$37.44
<b>*</b>	<b>\$2,250</b>	<b>\$4,500</b>	<b>\$9,000</b>	<b>\$13,500</b>	<b>\$18,000</b>	<b>\$22,500</b>	<b>\$27,000</b>	<b>\$33,750</b>	<b>\$36,000</b>
>70	\$2.88	\$5.76	\$11.52	\$17.28	\$23.04	\$28.80	\$34.56	\$43.20	\$46.08

\*Coverage reduction based on age (starts at age 65)

Age	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<30	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00
30-34	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00
35-39	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00	\$40.00
40-44	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00	\$40.00
45-49	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00
50-54	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00	\$56.00	\$64.00	\$72.00	\$80.00
55-59	\$28.00	\$42.00	\$56.00	\$70.00	\$84.00	\$98.00	\$112.00	\$126.00	\$140.00
60-64	\$44.00	\$66.00	\$88.00	\$110.00	\$132.00	\$154.00	\$176.00	\$198.00	\$220.00
<b>*</b>	<b>\$65,000</b>	<b>\$97,500</b>	<b>\$130,000</b>	<b>\$162,500</b>	<b>\$195,000</b>	<b>\$227,500</b>	<b>\$260,000</b>	<b>\$292,500</b>	<b>\$325,000</b>
65-69	\$46.80	\$70.20	\$93.60	\$117.00	\$140.40	\$163.80	\$187.20	\$210.60	\$234.00
<b>*</b>	<b>\$45,000</b>	<b>\$67,500</b>	<b>\$90,000</b>	<b>\$112,500</b>	<b>\$135,000</b>	<b>\$157,500</b>	<b>\$180,000</b>	<b>\$202,500</b>	<b>\$225,000</b>
>70	\$57.60	\$86.40	\$115.20	\$144.00	\$172.80	\$201.60	\$230.40	\$259.20	\$288.00

\*Coverage reduction based on age (starts at age 65)

**Active Employee's Dependent Optional Life Insurance**

Plan	Monthly Premium
Option 1: (\$5,000 Spouse/\$2,000 child)	\$2.48
Option 2: (\$10,000 Spouse/\$4,000 child)	\$4.98
Option 3: (\$15,000 Spouse/\$7,500 child)	\$7.46
Option 4: (\$20,000 Spouse/\$10,000 child)	\$9.94
Option 5: (\$40,000 Spouse/\$15,000 child)	\$19.86



**Active Employee's Additional Life and AD&D Insurance Monthly Premium -- Tobacco User**

Age	\$5,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000	\$80,000
<30	\$0.40	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$6.00	\$6.40
30-34	\$0.50	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.50	\$8.00
35-39	\$0.50	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.50	\$8.00
40-44	\$0.60	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$9.00	\$9.60
45-49	\$0.80	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00	\$9.60	\$12.00	\$12.80
50-54	\$1.20	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00	\$14.40	\$18.00	\$19.20
55-59	\$2.20	\$4.40	\$8.80	\$13.20	\$17.60	\$22.00	\$26.40	\$33.00	\$35.20
60-64	\$3.40	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$51.00	\$54.40
*	<b>\$3,250</b>	<b>\$6,500</b>	<b>\$13,000</b>	<b>\$19,500</b>	<b>\$26,000</b>	<b>\$32,500</b>	<b>\$39,000</b>	<b>\$48,750</b>	<b>\$52,000</b>
65-69	\$4.16	\$8.32	\$16.64	\$24.96	\$33.28	\$41.60	\$49.92	\$62.40	\$66.56
*	<b>\$2,250</b>	<b>\$4,500</b>	<b>\$9,000</b>	<b>\$13,500</b>	<b>\$18,000</b>	<b>\$22,500</b>	<b>\$27,000</b>	<b>\$33,750</b>	<b>\$36,000</b>
>70	\$4.68	\$9.36	\$18.72	\$28.08	\$37.44	\$46.80	\$56.16	\$70.20	\$74.88

\*Coverage reduction based on age (starts at age 65)

Age	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<30	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00	\$40.00
30-34	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00
35-39	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00
40-44	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00
45-49	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00	\$56.00	\$64.00	\$72.00	\$80.00
50-54	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00
55-59	\$44.00	\$66.00	\$88.00	\$110.00	\$132.00	\$154.00	\$176.00	\$198.00	\$220.00
60-64	\$68.00	\$102.00	\$136.00	\$170.00	\$204.00	\$238.00	\$272.00	\$306.00	\$340.00
*	<b>\$65,000</b>	<b>\$97,500</b>	<b>\$130,000</b>	<b>\$162,500</b>	<b>\$195,000</b>	<b>\$227,500</b>	<b>\$260,000</b>	<b>\$292,500</b>	<b>\$325,000</b>
65-69	\$83.20	\$124.80	\$166.40	\$208.00	\$249.60	\$291.20	\$332.80	\$374.40	\$416.00
*	<b>\$45,000</b>	<b>\$67,500</b>	<b>\$90,000</b>	<b>\$112,500</b>	<b>\$135,000</b>	<b>\$157,500</b>	<b>\$180,000</b>	<b>\$202,500</b>	<b>\$225,000</b>
>70	\$93.60	\$140.40	\$187.20	\$234.00	\$280.80	\$327.60	\$374.40	\$421.20	\$468.00

\*Coverage reduction based on age (starts at age 65)

**Active Employee's Dependent Optional Life Insurance**

Plan	Monthly Premium
Option 1: (\$5,000 Spouse/\$2,000 child)	\$2.48
Option 2: (\$10,000 Spouse/\$4,000 child)	\$4.98
Option 3: (\$15,000 Spouse/\$7,500 child)	\$7.46
Option 4: (\$20,000 Spouse/\$10,000 child)	\$9.94
Option 5: (\$40,000 Spouse/\$15,000 child)	\$19.86