

Employee Life with AD&D Semi-Monthly Premiums

Coverage Amount	Employee's Age as of July 1											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$10,000	0.35	0.40	0.50	0.55	0.60	0.85	1.25	2.25	3.40	4.19	5.20	3.64
\$20,000	0.70	0.80	1.00	1.10	1.20	1.70	2.50	4.50	6.80	8.39	10.40	7.28
\$30,000	1.05	1.20	1.50	1.65	1.80	2.55	3.75	6.75	10.20	12.58	15.60	10.92
\$40,000	1.40	1.60	2.00	2.20	2.40	3.40	5.00	9.00	13.60	16.77	20.80	14.56
\$50,000	1.75	2.00	2.50	2.75	3.00	4.25	6.25	11.25	17.00	20.96	26.00	18.20
\$60,000	2.10	2.40	3.00	3.30	3.60	5.10	7.50	13.50	20.40	25.16	31.20	21.84
\$70,000	2.45	2.80	3.50	3.85	4.20	5.95	8.75	15.75	23.80	29.35	36.40	25.48
\$80,000	2.80	3.20	4.00	4.40	4.80	6.80	10.00	18.00	27.20	33.54	41.60	29.12
\$90,000	3.15	3.60	4.50	4.95	5.40	7.65	11.25	20.25	30.60	37.73	46.80	32.76
\$100,000	3.50	4.00	5.00	5.50	6.00	8.50	12.50	22.50	34.00	41.93	52.00	36.40
\$110,000	3.85	4.40	5.50	6.05	6.60	9.35	13.75	24.75	37.40	46.12	57.20	40.04
\$120,000	4.20	4.80	6.00	6.60	7.20	10.20	15.00	27.00	40.80	50.31	62.40	43.68
\$130,000	4.55	5.20	6.50	7.15	7.80	11.05	16.25	29.25	44.20	54.50	67.60	47.32
\$140,000	4.90	5.60	7.00	7.70	8.40	11.90	17.50	31.50	47.60	58.70	72.80	50.96
\$150,000	5.25	6.00	7.50	8.25	9.00	12.75	18.75	33.75	51.00	62.89	78.00	54.60
\$160,000	5.60	6.40	8.00	8.80	9.60	13.60	20.00	36.00	54.40	67.08	83.20	58.24
\$170,000	5.95	6.80	8.50	9.35	10.20	14.45	21.25	38.25	57.80	71.27	88.40	61.88
\$180,000	6.30	7.20	9.00	9.90	10.80	15.30	22.50	40.50	61.20	75.47	93.60	65.52
\$190,000	6.65	7.60	9.50	10.45	11.40	16.15	23.75	42.75	64.60	79.66	98.80	69.16
\$200,000	7.00	8.00	10.00	11.00	12.00	17.00	25.00	45.00	68.00	83.85	104.00	72.80
\$210,000	7.35	8.40	10.50	11.55	12.60	17.85	26.25	47.25	71.40	88.04	109.20	76.44
\$220,000	7.70	8.80	11.00	12.10	13.20	18.70	27.50	49.50	74.80	92.24	114.40	80.08
\$230,000	8.05	9.20	11.50	12.65	13.80	19.55	28.75	51.75	78.20	96.43	119.60	83.72
\$240,000	8.40	9.60	12.00	13.20	14.40	20.40	30.00	54.00	81.60	100.62	124.80	87.36
\$250,000	8.75	10.00	12.50	13.75	15.00	21.25	31.25	56.25	85.00	104.81	130.00	91.00
\$260,000	9.10	10.40	13.00	14.30	15.60	22.10	32.50	58.50	88.40	109.01	135.20	94.64
\$270,000	9.45	10.80	13.50	14.85	16.20	22.95	33.75	60.75	91.80	113.20	140.40	98.28
\$280,000	9.80	11.20	14.00	15.40	16.80	23.80	35.00	63.00	95.20	117.39	145.60	101.92
\$290,000	10.15	11.60	14.50	15.95	17.40	24.65	36.25	65.25	98.60	121.58	150.80	105.56
\$300,000	10.50	12.00	15.00	16.50	18.00	25.50	37.50	67.50	102.00	125.78	156.00	109.20
\$310,000	10.85	12.40	15.50	17.05	18.60	26.35	38.75	69.75	105.40	129.97	161.20	112.84
\$320,000	11.20	12.80	16.00	17.60	19.20	27.20	40.00	72.00	108.80	134.16	166.40	116.48
\$330,000	11.55	13.20	16.50	18.15	19.80	28.05	41.25	74.25	112.20	138.35	171.60	120.12
\$340,000	11.90	13.60	17.00	18.70	20.40	28.90	42.50	76.50	115.60	142.55	176.80	123.76
\$350,000	12.25	14.00	17.50	19.25	21.00	29.75	43.75	78.75	119.00	146.74	182.00	127.40
\$360,000	12.60	14.40	18.00	19.80	21.60	30.60	45.00	81.00	122.40	150.93	187.20	131.04
\$370,000	12.95	14.80	18.50	20.35	22.20	31.45	46.25	83.25	125.80	155.12	192.40	134.68
\$380,000	13.30	15.20	19.00	20.90	22.80	32.30	47.50	85.50	129.20	159.32	197.60	138.32
\$390,000	13.65	15.60	19.50	21.45	23.40	33.15	48.75	87.75	132.60	163.51	202.80	141.96
\$400,000	14.00	16.00	20.00	22.00	24.00	34.00	50.00	90.00	136.00	167.70	208.00	145.60
\$410,000	14.35	16.40	20.50	22.55	24.60	34.85	51.25	92.25	139.40	171.89	213.20	149.24
\$420,000	14.70	16.80	21.00	23.10	25.20	35.70	52.50	94.50	142.80	176.09	218.40	152.88
\$430,000	15.05	17.20	21.50	23.65	25.80	36.55	53.75	96.75	146.20	180.28	223.60	156.52
\$440,000	15.40	17.60	22.00	24.20	26.40	37.40	55.00	99.00	149.60	184.47	228.80	160.16
\$450,000	15.75	18.00	22.50	24.75	27.00	38.25	56.25	101.25	153.00	188.66	234.00	163.80
\$460,000	16.10	18.40	23.00	25.30	27.60	39.10	57.50	103.50	156.40	192.86	239.20	167.44
\$470,000	16.45	18.80	23.50	25.85	28.20	39.95	58.75	105.75	159.80	197.05	244.40	171.08
\$480,000	16.80	19.20	24.00	26.40	28.80	40.80	60.00	108.00	163.20	201.24	249.60	174.72
\$490,000	17.15	19.60	24.50	26.95	29.40	41.65	61.25	110.25	166.60	205.43	254.80	178.36
\$500,000	17.50	20.00	25.00	27.50	30.00	42.50	62.50	112.50	170.00	209.63	260.00	182.00

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Group Additional Life and AD&D Insurance

Spouse Life with AD&D Semi-Monthly Premiums

Coverage Amount	Spouse's Age as of July 1											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$10,000	0.35	0.40	0.50	0.55	0.60	0.85	1.25	2.25	3.40	4.19	5.20	3.64
\$20,000	0.70	0.80	1.00	1.10	1.20	1.70	2.50	4.50	6.80	8.39	10.40	7.28
\$30,000	1.05	1.20	1.50	1.65	1.80	2.55	3.75	6.75	10.20	12.58	15.60	10.92
\$40,000	1.40	1.60	2.00	2.20	2.40	3.40	5.00	9.00	13.60	16.77	20.80	14.56
\$50,000	1.75	2.00	2.50	2.75	3.00	4.25	6.25	11.25	17.00	20.96	26.00	18.20
\$60,000	2.10	2.40	3.00	3.30	3.60	5.10	7.50	13.50	20.40	25.16	31.20	21.84
\$70,000	2.45	2.80	3.50	3.85	4.20	5.95	8.75	15.75	23.80	29.35	36.40	25.48
\$80,000	2.80	3.20	4.00	4.40	4.80	6.80	10.00	18.00	27.20	33.54	41.60	29.12
\$90,000	3.15	3.60	4.50	4.95	5.40	7.65	11.25	20.25	30.60	37.73	46.80	32.76
\$100,000	3.50	4.00	5.00	5.50	6.00	8.50	12.50	22.50	34.00	41.93	52.00	36.40

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Life Semi-Monthly Premiums

Coverage Amount	Premium
\$5,000	0.50
\$10,000	1.00