

Rates

Employee - Coverage and **monthly** cost for Employee Voluntary Life.

Rates are effective as of July 1, 2023.

The chart below shows possible coverage amounts and their **monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Age and cost												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$20,000	0.52	1.04	1.04	1.56	2.08	3.64	5.20	9.36	18.20	26.52	44.72	80.08	291.20
\$30,000	0.78	1.56	1.56	2.34	3.12	5.46	7.80	14.04	27.30	39.78	67.08	120.12	436.80
\$40,000	1.04	2.08	2.08	3.12	4.16	7.28	10.40	18.72	36.40	53.04	89.44	160.16	582.40
\$50,000	1.30	2.60	2.60	3.90	5.20	9.10	13.00	23.40	45.50	66.30	111.80	200.20	728.00
\$60,000	1.56	3.12	3.12	4.68	6.24	10.92	15.60	28.08	54.60	79.56	134.16	240.24	873.60
\$70,000	1.82	3.64	3.64	5.46	7.28	12.74	18.20	32.76	63.70	92.82	156.52	280.28	1019.20
\$80,000	2.08	4.16	4.16	6.24	8.32	14.56	20.80	37.44	72.80	106.08	178.88	320.32	1164.80
\$90,000	2.34	4.68	4.68	7.02	9.36	16.38	23.40	42.12	81.90	119.34	201.24	360.36	1310.40
\$100,000	2.60	5.20	5.20	7.80	10.40	18.20	26.00	46.80	91.00	132.60	223.60	400.40	1456.00
\$110,000	2.86	5.72	5.72	8.58	11.44	20.02	28.60	51.48	100.10	145.86	245.96	440.44	1601.60
\$120,000	3.12	6.24	6.24	9.36	12.48	21.84	31.20	56.16	109.20	159.12	268.32	480.48	1747.20
\$130,000	3.38	6.76	6.76	10.14	13.52	23.66	33.80	60.84	118.30	172.38	290.68	520.52	1892.80
\$140,000	3.64	7.28	7.28	10.92	14.56	25.48	36.40	65.52	127.40	185.64	313.04	560.56	2038.40
\$150,000	3.90	7.80	7.80	11.70	15.60	27.30	39.00	70.20	136.50	198.90	335.40	600.60	2184.00
\$160,000	4.16	8.32	8.32	12.48	16.64	29.12	41.60	74.88	145.60	212.16	357.76	640.64	2329.60
\$170,000	4.42	8.84	8.84	13.26	17.68	30.94	44.20	79.56	154.70	225.42	380.12	680.68	2475.20
\$180,000	4.68	9.36	9.36	14.04	18.72	32.76	46.80	84.24	163.80	238.68	402.48	720.72	2620.80
\$190,000	4.94	9.88	9.88	14.82	19.76	34.58	49.40	88.92	172.90	251.94	424.84	760.76	2766.40
\$200,000	5.20	10.40	10.40	15.60	20.80	36.40	52.00	93.60	182.00	265.20	447.20	800.80	2912.00
\$210,000	5.46	10.92	10.92	16.38	21.84	38.22	54.60	98.28	191.10	278.46	469.56	840.84	3057.60
\$220,000	5.72	11.44	11.44	17.16	22.88	40.04	57.20	102.96	200.20	291.72	491.92	880.88	3203.20
\$230,000	5.98	11.96	11.96	17.94	23.92	41.86	59.80	107.64	209.30	304.98	514.28	920.92	3348.80
\$240,000	6.24	12.48	12.48	18.72	24.96	43.68	62.40	112.32	218.40	318.24	536.64	960.96	3494.40
\$250,000	6.50	13.00	13.00	19.50	26.00	45.50	65.00	117.00	227.50	331.50	559.00	1001.00	3640.00

Rates

Employee - Coverage and **monthly** cost for Employee Voluntary Life and AD&D.

Rates are effective as of July 1, 2023.

The chart below shows possible coverage amounts and their **monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Age and cost												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$20,000	1.46	1.98	1.98	2.50	3.02	4.58	6.14	10.30	19.14	27.46	45.66	81.02	292.14
\$30,000	2.19	2.97	2.97	3.75	4.53	6.87	9.21	15.45	28.71	41.19	68.49	121.53	438.21
\$40,000	2.92	3.96	3.96	5.00	6.04	9.16	12.28	20.60	38.28	54.92	91.32	162.04	584.28
\$50,000	3.65	4.95	4.95	6.25	7.55	11.45	15.35	25.75	47.85	68.65	114.15	202.55	730.35
\$60,000	4.38	5.94	5.94	7.50	9.06	13.74	18.42	30.90	57.42	82.38	136.98	243.06	876.42
\$70,000	5.11	6.93	6.93	8.75	10.57	16.03	21.49	36.05	66.99	96.11	159.81	283.57	1022.49
\$80,000	5.84	7.92	7.92	10.00	12.08	18.32	24.56	41.20	76.56	109.84	182.64	324.08	1168.56
\$90,000	6.57	8.91	8.91	11.25	13.59	20.61	27.63	46.35	86.13	123.57	205.47	364.59	1314.63
\$100,000	7.30	9.90	9.90	12.50	15.10	22.90	30.70	51.50	95.70	137.30	228.30	405.10	1460.70
\$110,000	8.03	10.89	10.89	13.75	16.61	25.19	33.77	56.65	105.27	151.03	251.13	445.61	1606.77
\$120,000	8.76	11.88	11.88	15.00	18.12	27.48	36.84	61.80	114.84	164.76	273.96	486.12	1752.84
\$130,000	9.49	12.87	12.87	16.25	19.63	29.77	39.91	66.95	124.41	178.49	296.79	526.63	1898.91
\$140,000	10.22	13.86	13.86	17.50	21.14	32.06	42.98	72.10	133.98	192.22	319.62	567.14	2044.98
\$150,000	10.95	14.85	14.85	18.75	22.65	34.35	46.05	77.25	143.55	205.95	342.45	607.65	2191.05
\$160,000	11.68	15.84	15.84	20.00	24.16	36.64	49.12	82.40	153.12	219.68	365.28	648.16	2337.12
\$170,000	12.41	16.83	16.83	21.25	25.67	38.93	52.19	87.55	162.69	233.41	388.11	688.67	2483.19
\$180,000	13.14	17.82	17.82	22.50	27.18	41.22	55.26	92.70	172.26	247.14	410.94	729.18	2629.26
\$190,000	13.87	18.81	18.81	23.75	28.69	43.51	58.33	97.85	181.83	260.87	433.77	769.69	2775.33
\$200,000	14.60	19.80	19.80	25.00	30.20	45.80	61.40	103.00	191.40	274.60	456.60	810.20	2921.40
\$210,000	15.33	20.79	20.79	26.25	31.71	48.09	64.47	108.15	200.97	288.33	479.43	850.71	3067.47
\$220,000	16.06	21.78	21.78	27.50	33.22	50.38	67.54	113.30	210.54	302.06	502.26	891.22	3213.54
\$230,000	16.79	22.77	22.77	28.75	34.73	52.67	70.61	118.45	220.11	315.79	525.09	931.73	3359.61
\$240,000	17.52	23.76	23.76	30.00	36.24	54.96	73.68	123.60	229.68	329.52	547.92	972.24	3505.68
\$250,000	18.25	24.75	24.75	31.25	37.75	57.25	76.75	128.75	239.25	343.25	570.75	1012.75	3651.75

Rates

Spouse - Coverage and **monthly** cost for Spouse or Partner Voluntary Life.

Rates are effective as of July 1, 2023.

The chart below shows possible coverage amounts and their **monthly** costs.

Find your spouse's age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the spouse's age.

Coverage amounts	Age and cost												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	0.26	0.39	0.39	0.52	0.65	1.04	1.56	2.86	5.33	7.93	13.00	24.05	81.12
\$10,000	0.52	0.78	0.78	1.04	1.30	2.08	3.12	5.72	10.66	15.86	26.00	48.10	162.24
\$15,000	0.78	1.17	1.17	1.56	1.95	3.12	4.68	8.58	15.99	23.79	39.00	72.15	243.36
\$20,000	1.04	1.56	1.56	2.08	2.60	4.16	6.24	11.44	21.32	31.72	52.00	96.20	324.48
\$25,000	1.30	1.95	1.95	2.60	3.25	5.20	7.80	14.30	26.65	39.65	65.00	120.25	405.60
\$30,000	1.56	2.34	2.34	3.12	3.90	6.24	9.36	17.16	31.98	47.58	78.00	144.30	486.72
\$35,000	1.82	2.73	2.73	3.64	4.55	7.28	10.92	20.02	37.31	55.51	91.00	168.35	567.84
\$40,000	2.08	3.12	3.12	4.16	5.20	8.32	12.48	22.88	42.64	63.44	104.00	192.40	648.96
\$45,000	2.34	3.51	3.51	4.68	5.85	9.36	14.04	25.74	47.97	71.37	117.00	216.45	730.08
\$50,000	2.60	3.90	3.90	5.20	6.50	10.40	15.60	28.60	53.30	79.30	130.00	240.50	811.20
\$55,000	2.86	4.29	4.29	5.72	7.15	11.44	17.16	31.46	58.63	87.23	143.00	264.55	892.32
\$60,000	3.12	4.68	4.68	6.24	7.80	12.48	18.72	34.32	63.96	95.16	156.00	288.60	973.44
\$65,000	3.38	5.07	5.07	6.76	8.45	13.52	20.28	37.18	69.29	103.09	169.00	312.65	1054.56
\$70,000	3.64	5.46	5.46	7.28	9.10	14.56	21.84	40.04	74.62	111.02	182.00	336.70	1135.68
\$75,000	3.90	5.85	5.85	7.80	9.75	15.60	23.40	42.90	79.95	118.95	195.00	360.75	1216.80
\$80,000	4.16	6.24	6.24	8.32	10.40	16.64	24.96	45.76	85.28	126.88	208.00	384.80	1297.92
\$85,000	4.42	6.63	6.63	8.84	11.05	17.68	26.52	48.62	90.61	134.81	221.00	408.85	1379.04
\$90,000	4.68	7.02	7.02	9.36	11.70	18.72	28.08	51.48	95.94	142.74	234.00	432.90	1460.16
\$95,000	4.94	7.41	7.41	9.88	12.35	19.76	29.64	54.34	101.27	150.67	247.00	456.95	1541.28
\$100,000	5.20	7.80	7.80	10.40	13.00	20.80	31.20	57.20	106.60	158.60	260.00	481.00	1622.40
\$105,000	5.46	8.19	8.19	10.92	13.65	21.84	32.76	60.06	111.93	166.53	273.00	505.05	1703.52
\$110,000	5.72	8.58	8.58	11.44	14.30	22.88	34.32	62.92	117.26	174.46	286.00	529.10	1784.64
\$115,000	5.98	8.97	8.97	11.96	14.95	23.92	35.88	65.78	122.59	182.39	299.00	553.15	1865.76
\$120,000	6.24	9.36	9.36	12.48	15.60	24.96	37.44	68.64	127.92	190.32	312.00	577.20	1946.88
\$125,000	6.50	9.75	9.75	13.00	16.25	26.00	39.00	71.50	133.25	198.25	325.00	601.25	2028.00

Child - Coverage and **monthly** cost for Child Voluntary Life.

Rates are effective as of July 1, 2023.

The chart below shows possible coverage amounts and their **monthly** costs.

Coverage amounts	Cost per pay period
\$1,000	0.18
\$5,000	0.91
\$10,000	1.82