

# VOLUNTARY LIFE & AD&D INSURANCE COSTS

If you elect voluntary coverage, your premium rate is calculated based on your age and the amount of coverage. Use the tables below to estimate the premium amount that will be deducted from your paycheck.

## VOLUNTARY LIFE INSURANCE – MONTHLY RATE PER \$1,000 OF COVERAGE

AGE	YOU	SPOUSE/DP
<20	\$0.050	\$0.040
20-24	\$0.050	\$0.040
25-29	\$0.050	\$0.040
30-34	\$0.050	\$0.040
35-39	\$0.050	\$0.040
40-44	\$0.080	\$0.070
45-49	\$0.140	\$0.130
50-54	\$0.210	\$0.200
55-59	\$0.340	\$0.310
60-64	\$0.390	\$0.360
65-69	\$0.720	\$0.670
70-74	\$2.060	\$2.250
75-79	\$2.060	\$2.250
80+	\$2.060	\$2.250

Spouse/domestic partner coverage is capped at 50% of your amount.

## VOLUNTARY CHILD LIFE INSURANCE

Monthly rate per \$1,000 of coverage	\$0.110
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**Premium includes all eligible children.** Eligible children include dependent children up to age 26 as long as you apply for and are approved for coverage for yourself. Child coverage is capped at 50% of your amount.

## CALCULATE YOUR LIFE INSURANCE COST

### 1. Desired Coverage

(Available in increments of \$10,000 for You; \$5,000 for Spouse/DP; \$2,000 for Children)

You:	Spouse:
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### 2. Divide Step 1 by 1,000 =

You:	Spouse:
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### 3. Multiply Step 2 by Rate from Table =

You:	Spouse:
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### 4. Multiply Step 4 by 12 and divide by 24 =

You:	Spouse:
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### 5. Add You + Spouse from Step 4:

TOTAL COST PER PAYCHECK:
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## VOLUNTARY AD&D – MONTHLY RATE PER \$1,000 OF COVERAGE

Self Only	\$0.030
Self + Family	\$0.040

*To calculate your per paycheck AD&D cost, follow the same steps as the table above. AD&D coverage is available in \$10,000 increments.*