

Supplemental Life Insurance Rates

Team Member and Spouse Life Insurance Rates

Team Member Age*	Supplemental Life Insurance Monthly Rate per \$1,000
Under age 25	\$0.05
25 – 29	\$0.06
30 – 34	\$0.08
35 – 39	\$0.10
40 – 44	\$0.16
45 – 49	\$0.26
50 – 54	\$0.52
55 – 59	\$0.83
60 – 64	\$1.03
65 – 69	\$1.78
70 – 74**	\$4.15
75 – 79**	\$15.72

*Use the Team Member age as of January 1st to calculate the premium for both Team Member and Spouse coverage.

** Spouse coverage ends at age 70

Supplemental Accidental Death and Dismemberment (AD&D)

The rate per \$1,000 coverage is \$0.02.

How to calculate the monthly premium

Supplemental Life Insurance	Example	Your calculation
Team Member age	35	
Amount of Coverage	\$50,000	
Divide by \$1,000	÷ 1,000	÷ 1,000
Result	50	
Multiply by the rate from above table based on Team Member age on January 1	X \$0.10	X\$ _____
Monthly premium	\$5.00	
Supplemental AD&D Insurance	Example	Your calculation here
Amount of Coverage	\$100,000	
Divide by \$1,000	÷ 1,000	÷ 1,000
Result	100	
Multiply by AD&D rate	X \$0.02	X \$0.02
Monthly premium	\$2.00	

Child Life Insurance

The cost is \$2.00 per month, regardless of the number of eligible children insured.