



Department of Civil Service

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Governor

MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE BIWEEKLY RATE SCHEDULE PER \$1,000

Rates Effective September 1, 2016 for Institution Payroll
Rates Effective September 8, 2016 for Administration Payroll

Enrollee's Age	Enrollee Life Insurance		AD&D*	Spouse Life Insurance**	Children Life Insurance***
	Non-Smoker	Smoker			
Less than 25	0.018	0.022	0.003	0.019	0.253
25-29	0.021	0.027	0.003	0.019	0.253
30-34	0.029	0.035	0.003	0.037	0.253
35-39	0.032	0.040	0.003	0.047	0.253
40-44	0.035	0.044	0.003	0.065	0.253
45-49	0.052	0.066	0.003	0.102	0.253
50-54	0.080	0.101	0.003	0.157	0.253
55-59	0.150	0.187	0.003	0.250	0.253
60-64	0.231	0.289	0.003	0.360	0.253
65-69	0.444	0.555	0.003	0.528	0.253
70 and older	0.721	0.901	0.003	0.658	0.253

* Maximum AD&D benefit is \$250,000

** One half of enrollee's coverage (up to \$20,000 maximum) and based on enrollee's age

*** This \$0.253 premium cost provides \$4,000 coverage for each eligible child.

SAMPLE CALCULATION

John Doe, age 48, is a non-smoker, with an annual salary of \$67,790. He elects personal life insurance at five times his annual salary and dependent life insurance for his spouse.

- Five times his annual salary is $\$67,790 \times 5 = \$338,950$.
- His insurance amount is \$339,000 (round up to the next higher thousand dollars).
- His spouse's coverage is the maximum \$20,000.
- His children's coverage is the maximum \$4,000.

Life Insurance Plan	Coverage Amount	Rate	Calculation	Monthly Cost
Personal Life	\$ 339,000	0.052	.052 X 339	\$ 17.63
AD&D	\$250,000	0.003	.003 X 250	\$0.75
Spouse Life	\$20,000	0.102	.102 X 20	\$2.04
Children Life	\$4,000	0.253	.253 X 4	\$1.01
Biweekly Premium Cost				\$21.43

**Management / Confidential Group Accident and Sickness Insurance Limited to
Current Accident and Sickness Enrollees As Of January 1, 1986**

Coverage	Basic Monthly Benefit	Extra In-Hospital Monthly Benefit	Extra Monthly Income Benefit	
\$75	0.00	0.00	0.00	
\$100	0.00	0.00		
\$125	0.00	0.00	Additional Loss Life & Limb	
\$150	0.00	0.00	\$10,000	\$25,000
\$200	0.00	0.00	0.00	0.00
\$250	0.00	0.00		
\$300	0.00	0.00		
\$400	0.00	0.00		