



**MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE  
MONTHLY RATE SCHEDULE PER \$1,000  
Rates Effective September 1, 2018**

Enrollee's Age	Enrollee Life Insurance		AD&D*	Spouse Life Insurance**	Children Life Insurance***
	Non-Smoker	Smoker			
Less than 25	0.030	0.037	0.006	0.052	0.58
25-29	0.036	0.044	0.006	0.063	0.58
30-34	0.047	0.057	0.006	0.084	0.58
35-39	0.052	0.066	0.006	0.094	0.58
40-44	0.057	0.072	0.006	0.105	0.58
45-49	0.087	0.109	0.006	0.157	0.58
50-54	0.132	0.167	0.006	0.241	0.58
55-59	0.248	0.309	0.006	0.450	0.58
60-64	0.380	0.477	0.006	0.691	0.58
65-69	0.734	0.917	0.006	1.328	0.58
70 and older	1.191	1.488	0.006	2.154	0.58

\* 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 \$0.58 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	0.087	$0.087 \times 339$	\$29.49
AD&D	\$250,000	0.006	$0.006 \times 250$	\$1.50
Spouse Life	\$20,000	0.157	$0.157 \times 20$	\$3.14
Children Life	\$4,000	0.58		\$0.58
<b>Monthly Premium Cost</b>				<b>\$34.71</b>