



**MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE
MONTHLY RATE SCHEDULE PER \$1,000**
Rates Effective September 1, 2019

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	0.053	0.59
25-29	0.036	0.045	0.006	0.064	0.59
30-34	0.048	0.058	0.006	0.085	0.59
35-39	0.053	0.067	0.006	0.095	0.59
40-44	0.058	0.073	0.006	0.107	0.59
45-49	0.088	0.111	0.006	0.159	0.59
50-54	0.134	0.170	0.006	0.244	0.59
55-59	0.252	0.314	0.006	0.456	0.59
60-64	0.386	0.484	0.006	0.701	0.59
65-69	0.745	0.930	0.006	1.348	0.59
70 and older	1.209	1.510	0.006	2.186	0.59

* 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 \$0.59 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	0.088	0.088×339	\$29.83
AD&D	\$250,000	0.006	0.006×250	\$1.50
Spouse Life	\$20,000	0.159	0.159×20	\$3.18
Children Life	\$4,000	0.59		\$0.59
Monthly Premium Cost				\$35.10