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

Rates Effective September 4, 2025 for Institution Payroll
Rates Effective September 11, 2025 for Administration Payroll

Enrollee's Age	Enrollee Life Insurance		AD&D*	Spouse Life Insurance**	Children Life Insurance***
	Non-Smoker	Smoker			
Less than 25	0.016	0.020	0.003	0.023	0.262
25-29	0.019	0.023	0.003	0.029	0.262
30-34	0.025	0.031	0.003	0.038	0.262
35-39	0.028	0.035	0.003	0.042	0.262
40-44	0.031	0.039	0.003	0.047	0.262
45-49	0.046	0.058	0.003	0.071	0.262
50-54	0.070	0.089	0.003	0.109	0.262
55-59	0.132	0.165	0.003	0.203	0.262
60-64	0.203	0.254	0.003	0.312	0.262
65-69	0.391	0.488	0.003	0.601	0.262
70 and older	0.633	0.792	0.003	0.974	0.262

* 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 $0.262 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 x 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	Biweekly Cost
Personal Life	$339,000	0.046	.046 X 339	$15.59
AD&D	$250,000	0.003	.003 X 250	$ 0.75
Spouse Life	$20,000	0.071	.071 X 20	$1.42
Children Life	$4,000	0.262		$ .26
Biweekly Premium Cost				**$18.02**