



M/C LIFE BIWEEKLY RATE SCHEDULE PER \$1,000

Rates are effective September 3, 2026 for Institution Payroll
Rates are effective September 10, 2026 for Administration Payroll

Enrollee's Age	Enrollee's Life Insurance		Accidental Death and Dismemberment*	Spouse's Life Insurance**	Children's Life Insurance***
	Non-Smoker	Smoker			
Less than 25	0.014	0.018	0.003	0.023	0.262
25–29	0.017	0.021	0.003	0.029	0.262
30–34	0.023	0.028	0.003	0.038	0.262
35–39	0.025	0.031	0.003	0.042	0.262
40–44	0.028	0.035	0.003	0.047	0.262
45–49	0.041	0.052	0.003	0.071	0.262
50–54	0.064	0.080	0.003	0.109	0.262
55–59	0.119	0.149	0.003	0.203	0.262
60–64	0.183	0.229	0.003	0.312	0.262
65–69	0.353	0.440	0.003	0.601	0.262
70+	0.571	0.714	0.003	0.974	0.262

* Maximum accidental death and dismemberment benefit is \$250,000

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

*** Single premium provides \$4,000 coverage for each eligible child

SAMPLE CALCULATION

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

- Five times his annual salary is $\$67,790 \times 5 = \$338,950$.
- His insurance amount is \$339,000 (round up to the next \$1,000).
- His spouse's coverage is the maximum of \$20,000.
- His children's coverage is the maximum of \$4,000.

Plan	Coverage Amount	Rate	Calculation	Monthly Cost
Personal Life	\$339,000	0.041	0.041×339	\$13.90
Accidental Death and Dismemberment	\$250,000	0.003	0.003×250	\$0.75
Spouse Life	\$20,000	0.071	0.071×20	\$1.42
Children Life	\$4,000	0.262		\$0.26
Monthly Premium				\$16.33