

Rates

Employee - Coverage and cost per pay period **(48)** for Employee Voluntary Life and AD&D.

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their costs per pay period **(48)**.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Age and cost										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.22	0.22	0.27	0.31	0.49	0.81	1.32	2.18	2.81	4.81	8.95
\$20,000	0.44	0.44	0.53	0.62	0.98	1.61	2.65	4.36	5.62	9.62	17.90
\$30,000	0.66	0.66	0.80	0.93	1.47	2.42	3.97	6.53	8.42	14.43	26.85
\$40,000	0.88	0.88	1.06	1.24	1.96	3.22	5.29	8.71	11.23	19.24	35.80
\$50,000	1.10	1.10	1.33	1.55	2.45	4.03	6.61	10.89	14.04	24.05	44.75
\$60,000	1.32	1.32	1.59	1.86	2.94	4.83	7.94	13.07	16.85	28.86	53.70
\$70,000	1.54	1.54	1.86	2.17	3.43	5.64	9.26	15.24	19.65	33.67	62.65
\$80,000	1.76	1.76	2.12	2.48	3.92	6.44	10.58	17.42	22.46	38.48	71.60
\$90,000	1.98	1.98	2.39	2.79	4.41	7.25	11.90	19.60	25.27	43.29	80.55
\$100,000	2.20	2.20	2.65	3.10	4.90	8.05	13.23	21.78	28.08	48.10	89.50
\$110,000	2.42	2.42	2.92	3.41	5.39	8.86	14.55	23.95	30.88	52.91	98.45
\$120,000	2.64	2.64	3.18	3.72	5.88	9.66	15.87	26.13	33.69	57.72	107.40
\$130,000	2.86	2.86	3.45	4.03	6.37	10.47	17.19	28.31	36.50	62.53	116.35
\$140,000	3.08	3.08	3.71	4.34	6.86	11.27	18.52	30.49	39.31	67.34	125.30
\$150,000	3.30	3.30	3.98	4.65	7.35	12.08	19.84	32.66	42.11	72.15	134.25
\$160,000	3.52	3.52	4.24	4.96	7.84	12.88	21.16	34.84	44.92	76.96	143.20
\$170,000	3.74	3.74	4.51	5.27	8.33	13.69	22.48	37.02	47.73	81.77	152.15
\$180,000	3.96	3.96	4.77	5.58	8.82	14.49	23.81	39.20	50.54	86.58	161.10
\$190,000	4.18	4.18	5.04	5.89	9.31	15.30	25.13	41.37	53.34	91.39	170.05
\$200,000	4.40	4.40	5.30	6.20	9.80	16.10	26.45	43.55	56.15	96.20	179.00
\$210,000	4.62	4.62	5.57	6.51	10.29	16.91	27.77	45.73	58.96	101.01	187.95
\$220,000	4.84	4.84	5.83	6.82	10.78	17.71	29.10	47.91	61.77	105.82	196.90
\$230,000	5.06	5.06	6.10	7.13	11.27	18.52	30.42	50.08	64.57	110.63	205.85
\$240,000	5.28	5.28	6.36	7.44	11.76	19.32	31.74	52.26	67.38	115.44	214.80
\$250,000	5.50	5.50	6.63	7.75	12.25	20.13	33.06	54.44	70.19	120.25	223.75
\$260,000	5.72	5.72	6.89	8.06	12.74	20.93	34.39	56.62	73.00	125.06	232.70
\$270,000	5.94	5.94	7.16	8.37	13.23	21.74	35.71	58.79	75.80	129.87	241.65
\$280,000	6.16	6.16	7.42	8.68	13.72	22.54	37.03	60.97	78.61	134.68	250.60
\$290,000	6.38	6.38	7.69	8.99	14.21	23.35	38.35	63.15	81.42	139.49	259.55
\$300,000	6.60	6.60	7.95	9.30	14.70	24.15	39.68	65.33	84.23	144.30	268.50
\$310,000	6.82	6.82	8.22	9.61	15.19	24.96	41.00	67.50	87.03	149.11	277.45
\$320,000	7.04	7.04	8.48	9.92	15.68	25.76	42.32	69.68	89.84	153.92	286.40
\$330,000	7.26	7.26	8.75	10.23	16.17	26.57	43.64	71.86	92.65	158.73	295.35
\$340,000	7.48	7.48	9.01	10.54	16.66	27.37	44.97	74.04	95.46	163.54	304.30
\$350,000	7.70	7.70	9.28	10.85	17.15	28.18	46.29	76.21	98.26	168.35	313.25
\$360,000	7.92	7.92	9.54	11.16	17.64	28.98	47.61	78.39	101.07	173.16	322.20
\$370,000	8.14	8.14	9.81	11.47	18.13	29.79	48.93	80.57	103.88	177.97	331.15
\$380,000	8.36	8.36	10.07	11.78	18.62	30.59	50.26	82.75	106.69	182.78	340.10
\$390,000	8.58	8.58	10.34	12.09	19.11	31.40	51.58	84.92	109.49	187.59	349.05
\$400,000	8.80	8.80	10.60	12.40	19.60	32.20	52.90	87.10	112.30	192.40	358.00
\$410,000	9.02	9.02	10.87	12.71	20.09	33.01	54.22	89.28	115.11	197.21	366.95
\$420,000	9.24	9.24	11.13	13.02	20.58	33.81	55.55	91.46	117.92	202.02	375.90
\$430,000	9.46	9.46	11.40	13.33	21.07	34.62	56.87	93.63	120.72	206.83	384.85
\$440,000	9.68	9.68	11.66	13.64	21.56	35.42	58.19	95.81	123.53	211.64	393.80
\$450,000	9.90	9.90	11.93	13.95	22.05	36.23	59.51	97.99	126.34	216.45	402.75

Rates

Coverage amounts	Age and cost										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$460,000	10.12	10.12	12.19	14.26	22.54	37.03	60.84	100.17	129.15	221.26	411.70
\$470,000	10.34	10.34	12.46	14.57	23.03	37.84	62.16	102.34	131.95	226.07	420.65
\$480,000	10.56	10.56	12.72	14.88	23.52	38.64	63.48	104.52	134.76	230.88	429.60
\$490,000	10.78	10.78	12.99	15.19	24.01	39.45	64.80	106.70	137.57	235.69	438.55
\$500,000	11.00	11.00	13.25	15.50	24.50	40.25	66.13	108.88	140.38	240.50	447.50

Rates

Spouse - Coverage and cost per pay period **(48)** for Spouse Voluntary Life and AD&D.

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their costs per pay period **(48)**.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the employee's age.

Coverage amounts	Age and cost										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.22	0.22	0.27	0.31	0.49	0.81	1.32	2.18	2.81	4.81	8.95
\$20,000	0.44	0.44	0.53	0.62	0.98	1.61	2.65	4.36	5.62	9.62	17.90
\$30,000	0.66	0.66	0.80	0.93	1.47	2.42	3.97	6.53	8.42	14.43	26.85
\$40,000	0.88	0.88	1.06	1.24	1.96	3.22	5.29	8.71	11.23	19.24	35.80
\$50,000	1.10	1.10	1.33	1.55	2.45	4.03	6.61	10.89	14.04	24.05	44.75
\$60,000	1.32	1.32	1.59	1.86	2.94	4.83	7.94	13.07	16.85	28.86	53.70
\$70,000	1.54	1.54	1.86	2.17	3.43	5.64	9.26	15.24	19.65	33.67	62.65
\$80,000	1.76	1.76	2.12	2.48	3.92	6.44	10.58	17.42	22.46	38.48	71.60
\$90,000	1.98	1.98	2.39	2.79	4.41	7.25	11.90	19.60	25.27	43.29	80.55
\$100,000	2.20	2.20	2.65	3.10	4.90	8.05	13.23	21.78	28.08	48.10	89.50
\$110,000	2.42	2.42	2.92	3.41	5.39	8.86	14.55	23.95	30.88	52.91	98.45
\$120,000	2.64	2.64	3.18	3.72	5.88	9.66	15.87	26.13	33.69	57.72	107.40
\$130,000	2.86	2.86	3.45	4.03	6.37	10.47	17.19	28.31	36.50	62.53	116.35
\$140,000	3.08	3.08	3.71	4.34	6.86	11.27	18.52	30.49	39.31	67.34	125.30
\$150,000	3.30	3.30	3.98	4.65	7.35	12.08	19.84	32.66	42.11	72.15	134.25

Child - Coverage and cost per pay period **(48)** for Child Voluntary Life and AD&D.

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their costs per pay period **(48)**.

Coverage amounts	Cost per pay period
\$10,000	0.45