

Premium Worksheet



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category.

VOLUNTARY TERM LIFE INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/Year)												
Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	\$0.05	\$0.06	\$0.08	\$0.10	\$0.13	\$0.19	\$0.30	\$0.51	\$0.72	\$1.29	\$2.13	\$2.13

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\$1,000} \times \text{Rate} = \text{Premium Amount}$$

SPOUSE/PARTNER VOLUNTARY TERM LIFE INSURANCE			
Monthly Premium Amount (Cost per Pay Period – 12/Year)			
Benefit Amount	Premium Amount	Benefit Amount	Premium Amount
\$10,000	\$2.30		

CHILD(REN) VOLUNTARY TERM LIFE INSURANCE	
Monthly Premium Amount (Cost per Pay Period – 12/Year)	
Benefit Amount	Cost For All Children
\$5,000	\$0.82

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VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE	
Monthly Premium Amount (Cost per Pay Period – 12/Year)	
Coverage Tier	Rate
Employee Only	\$0.0300
Employee & Family	\$0.0400

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\$1,000} \times \text{Rate} = \text{Premium Amount}$$

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