

How much does it cost?

The cost of Group Term Life Insurance varies depending on the coverage amount you select. Use table below to calculate monthly premium amounts. "Age" refers to the employee or spouse's age as of Month Day, Year.

Rates shown are guaranteed until January 01, 2025

Employee Supplemental Life Insurance Rates		
Age	BiWeekly rate per \$1,000 of coverage	
	Tobacco user	Non- Tobacco user
Under 25	\$0.0558	\$0.0355
25-29	\$0.0558	\$0.0355
30-34	\$0.0706	\$0.0406
35-39	\$0.1066	\$0.0614
40-44	\$0.1782	\$0.0849
45-49	\$0.3055	\$0.1468
50-54	\$0.5451	\$0.2640
55-59	\$0.7246	\$0.4555
60-64	\$0.9420	\$0.6535
65-69	\$1.8665	\$1.0846
70+	\$2.5537	\$1.6749

Children Life Insurance Rates
Bi Weekly rate per \$1,000 of coverage
\$0.12

Biweekly cost for all eligible children

Spouse Supplemental Life Insurance Rates

Spouse age	Biweekly rate per \$1,000 of coverage
Under 25	\$0.0544
25-29	\$0.0544
30-34	\$0.0664
35-39	\$0.1024
40-44	\$0.1744
45-49	\$0.2908
50-54	\$0.4652
55-59	\$0.6462
60-64	\$0.9176
65-69	\$1.3708
70 +	\$2.2836



To calculate your total monthly cost:

	Employee	Spouse	Child(ren)
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1. Enter the amount of coverage you'd like for you, your spouse, and your child(ren).
2. Divide each amount by 1,000.
3. Using the rate tables above, find the appropriate rate per \$1,000 of coverage for each person.
4. Multiply each answer from Step 2 by the appropriate rate.
5. Add your answers from Step 4 together to find your total monthly cost.