

Life Insurance**2016 Monthly Rates**

Age	Employee Supplemental Life (rate per \$1,000 per month)	Dependent Basic Life (rate per \$1,000 per month)	Dependent Expanded Life (rate per \$1,000 per month)
<25	\$ 0.022	\$ 0.124	\$ 0.036
25 – 29	\$ 0.022	\$ 0.124	\$ 0.036
30 – 34	\$ 0.026	\$ 0.124	\$ 0.045
35 – 39	\$ 0.032	\$ 0.220	\$ 0.054
40 – 44	\$ 0.051	\$ 0.241	\$ 0.090
45 – 49	\$ 0.092	\$ 0.298	\$ 0.206
50 – 54	\$ 0.134	\$ 0.339	\$ 0.288
55 – 59	\$ 0.242	\$ 0.339	\$ 0.485
60 – 64	\$ 0.378	\$ 0.339	\$ 0.512
65 – 69	\$ 0.580	\$ 0.339	\$ 0.790
70+	\$ 1.041	\$ 0.339	\$ 1.387
Child (rate per employee per month)			\$ 0.380

Use to estimate your monthly premium for Employee Supplemental Life.

1. Round your annual salary up to the next higher thousand (if it is not an exact multiple of \$1,000). Use your full-time salary rate even if you work part time.

\$ _____
Full-time annual salary

2. If you want \$20,000 of coverage, write \$20,000 on Line 3. otherwise, multiply your full-time annual salary (Line 1, above) by the coverage level you want (1,2,3,4 or 5 times your annual salary).

X _____
Coverage level

3. This is your coverage amount

= \$ _____
Coverage amount

4. Divide the coverage amount by 1,000.

÷ 1000 = \$ _____

5. Multiply the number on Line 4 by the monthly cost for current your age.

X \$ _____
Monthly rate

6. This is your estimated monthly premium.

= \$ _____
Monthly premium