

Bi-Weekly Employee Premium
Life Premium for sample benefit amounts

Employee and Spouse/Domestic Partner premiums are calculated separately.
Refer to Program Specifications for your maximum benefit amounts.

Benefits and premium amounts reflect age reductions.

Non-Smoker

Bi-Weekly RATE Per \$1000	AGE	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000	\$ 60,000	\$ 70,000	\$ 80,000	\$ 90,000	\$ 100,000
0.0415	<25	\$0.42	\$0.83	\$1.25	\$1.66	\$2.08	\$2.49	\$2.91	\$3.32	\$3.74	\$4.15
0.0415	25-29	\$0.42	\$0.83	\$1.25	\$1.66	\$2.08	\$2.49	\$2.91	\$3.32	\$3.74	\$4.15
0.0415	30-34	\$0.42	\$0.83	\$1.25	\$1.66	\$2.08	\$2.49	\$2.91	\$3.32	\$3.74	\$4.15
0.0415	35-39	\$0.42	\$0.83	\$1.25	\$1.66	\$2.08	\$2.49	\$2.91	\$3.32	\$3.74	\$4.15
0.0877	40-44	\$0.88	\$1.75	\$2.63	\$3.51	\$4.39	\$5.26	\$6.14	\$7.02	\$7.89	\$8.77
0.1338	45-49	\$1.34	\$2.68	\$4.01	\$5.35	\$6.69	\$8.03	\$9.37	\$10.70	\$12.04	\$13.38
0.2908	50-54	\$2.91	\$5.82	\$8.72	\$11.63	\$14.54	\$17.45	\$20.36	\$23.26	\$26.17	\$29.08
0.3600	55-59	\$3.60	\$7.20	\$10.80	\$14.40	\$18.00	\$21.60	\$25.20	\$28.80	\$32.40	\$36.00
0.5631	60-64	\$5.63	\$11.26	\$16.89	\$22.52	\$28.16	\$33.79	\$39.42	\$45.05	\$50.68	\$56.31
1.0338	65-69	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500	\$39,000	\$45,500	\$52,000	\$58,500	\$65,000
		\$6.72	\$13.44	\$20.16	\$26.88	\$33.60	\$40.32	\$47.04	\$53.76	\$60.48	\$67.20
2.0446	70-74	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	N/A	N/A	N/A	N/A	N/A
		\$10.22	\$20.45	\$30.67	\$40.89	\$51.12	N/A	N/A	N/A	N/A	N/A
5.4185	75-79	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	N/A	N/A	N/A	N/A	N/A
		\$27.09	\$54.19	\$81.28	\$108.37	\$135.46	N/A	N/A	N/A	N/A	N/A
12.5077	80-84	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	N/A	N/A	N/A	N/A	N/A
		\$62.54	\$125.08	\$187.62	\$250.15	\$312.69	N/A	N/A	N/A	N/A	N/A

Smoker

Bi-Weekly RATE Per \$1000	AGE	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000	\$ 60,000	\$ 70,000	\$ 80,000	\$ 90,000	\$ 100,000
0.0831	<25	\$0.83	\$1.66	\$2.49	\$3.32	\$4.16	\$4.99	\$5.82	\$6.65	\$7.48	\$8.31
0.0831	25-29	\$0.83	\$1.66	\$2.49	\$3.32	\$4.16	\$4.99	\$5.82	\$6.65	\$7.48	\$8.31
0.0831	30-34	\$0.83	\$1.66	\$2.49	\$3.32	\$4.16	\$4.99	\$5.82	\$6.65	\$7.48	\$8.31
0.0831	35-39	\$0.83	\$1.66	\$2.49	\$3.32	\$4.16	\$4.99	\$5.82	\$6.65	\$7.48	\$8.31
0.1846	40-44	\$1.85	\$3.69	\$5.54	\$7.38	\$9.23	\$11.08	\$12.92	\$14.77	\$16.61	\$18.46
0.3231	45-49	\$3.23	\$6.46	\$9.69	\$12.92	\$16.16	\$19.39	\$22.62	\$25.85	\$29.08	\$32.31
0.6277	50-54	\$6.28	\$12.55	\$18.83	\$25.11	\$31.39	\$37.66	\$43.94	\$50.22	\$56.49	\$62.77
0.9462	55-59	\$9.46	\$18.92	\$28.39	\$37.85	\$47.31	\$56.77	\$66.23	\$75.70	\$85.16	\$94.62
1.0615	60-64	\$10.62	\$21.23	\$31.85	\$42.46	\$53.08	\$63.69	\$74.31	\$84.92	\$95.54	\$106.15
1.7677	65-69	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500	\$39,000	\$45,500	\$52,000	\$58,500	\$65,000
		\$11.49	\$22.98	\$34.47	\$45.96	\$57.45	\$68.94	\$80.43	\$91.92	\$103.41	\$114.90
3.1338	70-74	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	N/A	N/A	N/A	N/A	N/A
		\$15.67	\$31.34	\$47.01	\$62.68	\$78.35	N/A	N/A	N/A	N/A	N/A
8.1277	75-79	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	N/A	N/A	N/A	N/A	N/A
		\$40.64	\$81.28	\$121.92	\$162.55	\$203.19	N/A	N/A	N/A	N/A	N/A
18.7662	80-84	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	N/A	N/A	N/A	N/A	N/A
		\$93.83	\$187.66	\$281.49	\$375.32	\$469.16	N/A	N/A	N/A	N/A	N/A

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Example:

Use this formula to calculate premium for benefit amounts over \$ 100,000

Age	Bi-Weekly Rate Per \$1,000	X	Benefit In \$1,000's	=	Bi-Weekly Cost
Example: 35	0.0415	X	150	=	\$ 6.23
		X		=	

Dependent Children Benefit

Bi-Weekly Rate:

\$ 10,000
\$ 0.92

Premium covers all dependent children regardless of the number of children.