

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 LONG TERM DISABILITY 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+
Rates	\$0.0620	\$0.0930	\$0.1300	\$0.2670	\$0.5600	\$0.9070	\$1.0980	\$1.5470	\$1.5950	\$1.3020	\$1.3020	\$1.3020

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

$$\frac{\text{Your Annual Earnings}}{\div 12} = \frac{\text{Your Monthly Earnings}}{\div 100} = \text{Rate} \times \text{Rate} = \text{Premium Amount}$$

Maximum = \$140,000

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VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/Year)												
Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$1.36	\$1.16	\$1.26	\$1.76	\$2.56	\$3.86	\$5.86	\$8.16	\$10.06	\$14.16	\$24.26	\$65.76
\$20,000	\$2.71	\$2.31	\$2.51	\$3.51	\$5.11	\$7.71	\$11.71	\$16.31	\$20.11	\$28.31	\$48.51	\$131.51
\$30,000	\$4.07	\$3.47	\$3.77	\$5.27	\$7.67	\$11.57	\$17.57	\$24.47	\$30.17	\$42.47	\$72.77	\$197.27
\$40,000	\$5.42	\$4.62	\$5.02	\$7.02	\$10.22	\$15.42	\$23.42	\$32.62	\$40.22	\$56.62	\$97.02	\$263.02
\$50,000	\$6.78	\$5.78	\$6.28	\$8.78	\$12.78	\$19.28	\$29.28	\$40.78	\$50.28	\$70.78	\$121.28	\$328.78
\$60,000	\$8.13	\$6.93	\$7.53	\$10.53	\$15.33	\$23.13	\$35.13	\$48.93	\$60.33	\$84.93	\$145.53	\$394.53
\$70,000	\$9.49	\$8.09	\$8.79	\$12.29	\$17.89	\$26.99	\$40.99	\$57.09	\$70.39	\$99.09	\$169.79	\$460.29
\$80,000	\$10.84	\$9.24	\$10.04	\$14.04	\$20.44	\$30.84	\$46.84	\$65.24	\$80.44	\$113.24	\$194.04	\$526.04
\$90,000	\$12.20	\$10.40	\$11.30	\$15.80	\$23.00	\$34.70	\$52.70	\$73.40	\$90.50	\$127.40	\$218.30	\$591.80
\$100,000	\$13.55	\$11.55	\$12.55	\$17.55	\$25.55	\$38.55	\$58.55	\$81.55	\$100.55	\$141.55	\$242.55	\$657.55
\$110,000	\$14.91	\$12.71	\$13.81	\$19.31	\$28.11	\$42.41	\$64.41	\$89.71	\$110.61	\$155.71	\$266.81	\$723.31
\$120,000	\$16.26	\$13.86	\$15.06	\$21.06	\$30.66	\$46.26	\$70.26	\$97.86	\$120.66	\$169.86	\$291.06	\$789.06
\$130,000	\$17.62	\$15.02	\$16.32	\$22.82	\$33.22	\$50.12	\$76.12	\$106.02	\$130.72	\$184.02	\$315.32	\$854.82
\$140,000	\$18.97	\$16.17	\$17.57	\$24.57	\$35.77	\$53.97	\$81.97	\$114.17	\$140.77	\$198.17	\$339.57	\$920.57
\$150,000	\$20.33	\$17.33	\$18.83	\$26.33	\$38.33	\$57.83	\$87.83	\$122.33	\$150.83	\$212.33	\$363.83	\$986.33
\$160,000	\$21.68	\$18.48	\$20.08	\$28.08	\$40.88	\$61.68	\$93.68	\$130.48	\$160.88	\$226.48	\$388.08	\$1,052.08
\$170,000	\$23.04	\$19.64	\$21.34	\$29.84	\$43.44	\$65.54	\$99.54	\$138.64	\$170.94	\$240.64	\$412.34	\$1,117.84
\$180,000	\$24.39	\$20.79	\$22.59	\$31.59	\$45.99	\$69.39	\$105.39	\$146.79	\$180.99	\$254.79	\$436.59	\$1,183.59
\$190,000	\$25.75	\$21.95	\$23.85	\$33.35	\$48.55	\$73.25	\$111.25	\$154.95	\$191.05	\$268.95	\$460.85	\$1,249.35
\$200,000	\$27.10	\$23.10	\$25.10	\$35.10	\$51.10	\$77.10	\$117.10	\$163.10	\$201.10	\$283.10	\$485.10	\$1,315.10
\$210,000	\$28.46	\$24.26	\$26.36	\$36.86	\$53.66	\$80.96	\$122.96	\$171.26	\$211.16	\$297.26	\$509.36	\$1,380.86
\$220,000	\$29.81	\$25.41	\$27.61	\$38.61	\$56.21	\$84.81	\$128.81	\$179.41	\$221.21	\$311.41	\$533.61	\$1,446.61
\$230,000	\$31.17	\$26.57	\$28.87	\$40.37	\$58.77	\$88.67	\$134.67	\$187.57	\$231.27	\$325.57	\$557.87	\$1,512.37
\$240,000	\$32.52	\$27.72	\$30.12	\$42.12	\$61.32	\$92.52	\$140.52	\$195.72	\$241.32	\$339.72	\$582.12	\$1,578.12
\$250,000	\$33.88	\$28.88	\$31.38	\$43.88	\$63.88	\$96.38	\$146.38	\$203.88	\$251.38	\$353.88	\$606.38	\$1,643.88
\$260,000	\$35.23	\$30.03	\$32.63	\$45.63	\$66.43	\$100.23	\$152.23	\$212.03	\$261.43	\$368.03	\$630.63	\$1,709.63
\$270,000	\$36.59	\$31.19	\$33.89	\$47.39	\$68.99	\$104.09	\$158.09	\$220.19	\$271.49	\$382.19	\$654.89	\$1,775.39
\$280,000	\$37.94	\$32.34	\$35.14	\$49.14	\$71.54	\$107.94	\$163.94	\$228.34	\$281.54	\$396.34	\$679.14	\$1,841.14
\$290,000	\$39.30	\$33.50	\$36.40	\$50.90	\$74.10	\$111.80	\$169.80	\$236.50	\$291.60	\$410.50	\$703.40	\$1,906.90
\$300,000	\$40.65	\$34.65	\$37.65	\$52.65	\$76.65	\$115.65	\$175.65	\$244.65	\$301.65	\$424.65	\$727.65	\$1,972.65

\$310,000	\$42.01	\$35.81	\$38.91	\$54.41	\$79.21	\$119.51	\$181.51	\$252.81	\$311.71	\$438.81	\$751.91	\$2,038.41
\$320,000	\$43.36	\$36.96	\$40.16	\$56.16	\$81.76	\$123.36	\$187.36	\$260.96	\$321.76	\$452.96	\$776.16	\$2,104.16
\$330,000	\$44.72	\$38.12	\$41.42	\$57.92	\$84.32	\$127.22	\$193.22	\$269.12	\$331.82	\$467.12	\$800.42	\$2,169.92
\$340,000	\$46.07	\$39.27	\$42.67	\$59.67	\$86.87	\$131.07	\$199.07	\$277.27	\$341.87	\$481.27	\$824.67	\$2,235.67
\$350,000	\$47.43	\$40.43	\$43.93	\$61.43	\$89.43	\$134.93	\$204.93	\$285.43	\$351.93	\$495.43	\$848.93	\$2,301.43
\$360,000	\$48.78	\$41.58	\$45.18	\$63.18	\$91.98	\$138.78	\$210.78	\$293.58	\$361.98	\$509.58	\$873.18	\$2,367.18
\$370,000	\$50.14	\$42.74	\$46.44	\$64.94	\$94.54	\$142.64	\$216.64	\$301.74	\$372.04	\$523.74	\$897.44	\$2,432.94
\$380,000	\$51.49	\$43.89	\$47.69	\$66.69	\$97.09	\$146.49	\$222.49	\$309.89	\$382.09	\$537.89	\$921.69	\$2,498.69
\$390,000	\$52.85	\$45.05	\$48.95	\$68.45	\$99.65	\$150.35	\$228.35	\$318.05	\$392.15	\$552.05	\$945.95	\$2,564.45
\$400,000	\$54.20	\$46.20	\$50.20	\$70.20	\$102.20	\$154.20	\$234.20	\$326.20	\$402.20	\$566.20	\$970.20	\$2,630.20
\$410,000	\$55.56	\$47.36	\$51.46	\$71.96	\$104.76	\$158.06	\$240.06	\$334.36	\$412.26	\$580.36	\$994.46	\$2,695.96
\$420,000	\$56.91	\$48.51	\$52.71	\$73.71	\$107.31	\$161.91	\$245.91	\$342.51	\$422.31	\$594.51	\$1,018.71	\$2,761.71
\$430,000	\$58.27	\$49.67	\$53.97	\$75.47	\$109.87	\$165.77	\$251.77	\$350.67	\$432.37	\$608.67	\$1,042.97	\$2,827.47
\$440,000	\$59.62	\$50.82	\$55.22	\$77.22	\$112.42	\$169.62	\$257.62	\$358.82	\$442.42	\$622.82	\$1,067.22	\$2,893.22
\$450,000	\$60.98	\$51.98	\$56.48	\$78.98	\$114.98	\$173.48	\$263.48	\$366.98	\$452.48	\$636.98	\$1,091.48	\$2,958.98
\$460,000	\$62.33	\$53.13	\$57.73	\$80.73	\$117.53	\$177.33	\$269.33	\$375.13	\$462.53	\$651.13	\$1,115.73	\$3,024.73
\$470,000	\$63.69	\$54.29	\$58.99	\$82.49	\$120.09	\$181.19	\$275.19	\$383.29	\$472.59	\$665.29	\$1,139.99	\$3,090.49
\$480,000	\$65.04	\$55.44	\$60.24	\$84.24	\$122.64	\$185.04	\$281.04	\$391.44	\$482.64	\$679.44	\$1,164.24	\$3,156.24
\$490,000	\$66.40	\$56.60	\$61.50	\$86.00	\$125.20	\$188.90	\$286.90	\$399.60	\$492.70	\$693.60	\$1,188.50	\$3,222.00
\$500,000	\$67.75	\$57.75	\$62.75	\$87.75	\$127.75	\$192.75	\$292.75	\$407.75	\$502.75	\$707.75	\$1,212.75	\$3,287.75

SPOUSE VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) 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+
\$5,000	\$0.68	\$0.58	\$0.63	\$0.88	\$1.28	\$1.93	\$2.93	\$4.08	\$5.03	\$7.08	\$12.13	\$32.88
\$10,000	\$1.35	\$1.15	\$1.25	\$1.75	\$2.55	\$3.85	\$5.85	\$8.15	\$10.05	\$14.15	\$24.25	\$65.75
\$15,000	\$2.03	\$1.73	\$1.88	\$2.63	\$3.83	\$5.78	\$8.78	\$12.23	\$15.08	\$21.23	\$36.38	\$98.63
\$20,000	\$2.70	\$2.30	\$2.50	\$3.50	\$5.10	\$7.70	\$11.70	\$16.30	\$20.10	\$28.30	\$48.50	\$131.50
\$25,000	\$3.38	\$2.88	\$3.13	\$4.38	\$6.38	\$9.63	\$14.63	\$20.38	\$25.13	\$35.38	\$60.63	\$164.38
\$30,000	\$4.05	\$3.45	\$3.75	\$5.25	\$7.65	\$11.55	\$17.55	\$24.45	\$30.15	\$42.45	\$72.75	\$197.25
\$35,000	\$4.73	\$4.03	\$4.38	\$6.13	\$8.93	\$13.48	\$20.48	\$28.53	\$35.18	\$49.53	\$84.88	\$230.13
\$40,000	\$5.40	\$4.60	\$5.00	\$7.00	\$10.20	\$15.40	\$23.40	\$32.60	\$40.20	\$56.60	\$97.00	\$263.00
\$45,000	\$6.08	\$5.18	\$5.63	\$7.88	\$11.48	\$17.33	\$26.33	\$36.68	\$45.23	\$63.68	\$109.13	\$295.88
\$50,000	\$6.75	\$5.75	\$6.25	\$8.75	\$12.75	\$19.25	\$29.25	\$40.75	\$50.25	\$70.75	\$121.25	\$328.75
\$55,000	\$7.43	\$6.33	\$6.88	\$9.63	\$14.03	\$21.18	\$32.18	\$44.83	\$55.28	\$77.83	\$133.38	\$361.63
\$60,000	\$8.10	\$6.90	\$7.50	\$10.50	\$15.30	\$23.10	\$35.10	\$48.90	\$60.30	\$84.90	\$145.50	\$394.50
\$65,000	\$8.78	\$7.48	\$8.13	\$11.38	\$16.58	\$25.03	\$38.03	\$52.98	\$65.33	\$91.98	\$157.63	\$427.38
\$70,000	\$9.45	\$8.05	\$8.75	\$12.25	\$17.85	\$26.95	\$40.95	\$57.05	\$70.35	\$99.05	\$169.75	\$460.25
\$75,000	\$10.13	\$8.63	\$9.38	\$13.13	\$19.13	\$28.88	\$43.88	\$61.13	\$75.38	\$106.13	\$181.88	\$493.13
\$80,000	\$10.80	\$9.20	\$10.00	\$14.00	\$20.40	\$30.80	\$46.80	\$65.20	\$80.40	\$113.20	\$194.00	\$526.00
\$85,000	\$11.48	\$9.78	\$10.63	\$14.88	\$21.68	\$32.73	\$49.73	\$69.28	\$85.43	\$120.28	\$206.13	\$558.88
\$90,000	\$12.15	\$10.35	\$11.25	\$15.75	\$22.95	\$34.65	\$52.65	\$73.35	\$90.45	\$127.35	\$218.25	\$591.75
\$95,000	\$12.83	\$10.93	\$11.88	\$16.63	\$24.23	\$36.58	\$55.58	\$77.43	\$95.48	\$134.43	\$230.38	\$624.63
\$100,000	\$13.50	\$11.50	\$12.50	\$17.50	\$25.50	\$38.50	\$58.50	\$81.50	\$100.50	\$141.50	\$242.50	\$657.50
\$105,000	\$14.18	\$12.08	\$13.13	\$18.38	\$26.78	\$40.43	\$61.43	\$85.58	\$105.53	\$148.58	\$254.63	\$690.38
\$110,000	\$14.85	\$12.65	\$13.75	\$19.25	\$28.05	\$42.35	\$64.35	\$89.65	\$110.55	\$155.65	\$266.75	\$723.25
\$115,000	\$15.53	\$13.23	\$14.38	\$20.13	\$29.33	\$44.28	\$67.28	\$93.73	\$115.58	\$162.73	\$278.88	\$756.13
\$120,000	\$16.20	\$13.80	\$15.00	\$21.00	\$30.60	\$46.20	\$70.20	\$97.80	\$120.60	\$169.80	\$291.00	\$789.00
\$125,000	\$16.88	\$14.38	\$15.63	\$21.88	\$31.88	\$48.13	\$73.13	\$101.88	\$125.63	\$176.88	\$303.13	\$821.88
\$130,000	\$17.55	\$14.95	\$16.25	\$22.75	\$33.15	\$50.05	\$76.05	\$105.95	\$130.65	\$183.95	\$315.25	\$854.75
\$135,000	\$18.23	\$15.53	\$16.88	\$23.63	\$34.43	\$51.98	\$78.98	\$110.03	\$135.68	\$191.03	\$327.38	\$887.63
\$140,000	\$18.90	\$16.10	\$17.50	\$24.50	\$35.70	\$53.90	\$81.90	\$114.10	\$140.70	\$198.10	\$339.50	\$920.50
\$145,000	\$19.58	\$16.68	\$18.13	\$25.38	\$36.98	\$55.83	\$84.83	\$118.18	\$145.73	\$205.18	\$351.63	\$953.38
\$150,000	\$20.25	\$17.25	\$18.75	\$26.25	\$38.25	\$57.75	\$87.75	\$122.25	\$150.75	\$212.25	\$363.75	\$986.25
\$155,000	\$20.93	\$17.83	\$19.38	\$27.13	\$39.53	\$59.68	\$90.68	\$126.33	\$155.78	\$219.33	\$375.88	\$1,019.13
\$160,000	\$21.60	\$18.40	\$20.00	\$28.00	\$40.80	\$61.60	\$93.60	\$130.40	\$160.80	\$226.40	\$388.00	\$1,052.00
\$165,000	\$22.28	\$18.98	\$20.63	\$28.88	\$42.08	\$63.53	\$96.53	\$134.48	\$165.83	\$233.48	\$400.13	\$1,084.88

\$170,000	\$22.95	\$19.55	\$21.25	\$29.75	\$43.35	\$65.45	\$99.45	\$138.55	\$170.85	\$240.55	\$412.25	\$1,117.75
\$175,000	\$23.63	\$20.13	\$21.88	\$30.63	\$44.63	\$67.38	\$102.38	\$142.63	\$175.88	\$247.63	\$424.38	\$1,150.63
\$180,000	\$24.30	\$20.70	\$22.50	\$31.50	\$45.90	\$69.30	\$105.30	\$146.70	\$180.90	\$254.70	\$436.50	\$1,183.50
\$185,000	\$24.98	\$21.28	\$23.13	\$32.38	\$47.18	\$71.23	\$108.23	\$150.78	\$185.93	\$261.78	\$448.63	\$1,216.38
\$190,000	\$25.65	\$21.85	\$23.75	\$33.25	\$48.45	\$73.15	\$111.15	\$154.85	\$190.95	\$268.85	\$460.75	\$1,249.25
\$195,000	\$26.33	\$22.43	\$24.38	\$34.13	\$49.73	\$75.08	\$114.08	\$158.93	\$195.98	\$275.93	\$472.88	\$1,282.13
\$200,000	\$27.00	\$23.00	\$25.00	\$35.00	\$51.00	\$77.00	\$117.00	\$163.00	\$201.00	\$283.00	\$485.00	\$1,315.00
\$205,000	\$27.68	\$23.58	\$25.63	\$35.88	\$52.28	\$78.93	\$119.93	\$167.08	\$206.03	\$290.08	\$497.13	\$1,347.88
\$210,000	\$28.35	\$24.15	\$26.25	\$36.75	\$53.55	\$80.85	\$122.85	\$171.15	\$211.05	\$297.15	\$509.25	\$1,380.75
\$215,000	\$29.03	\$24.73	\$26.88	\$37.63	\$54.83	\$82.78	\$125.78	\$175.23	\$216.08	\$304.23	\$521.38	\$1,413.63
\$220,000	\$29.70	\$25.30	\$27.50	\$38.50	\$56.10	\$84.70	\$128.70	\$179.30	\$221.10	\$311.30	\$533.50	\$1,446.50
\$225,000	\$30.38	\$25.88	\$28.13	\$39.38	\$57.38	\$86.63	\$131.63	\$183.38	\$226.13	\$318.38	\$545.63	\$1,479.38
\$230,000	\$31.05	\$26.45	\$28.75	\$40.25	\$58.65	\$88.55	\$134.55	\$187.45	\$231.15	\$325.45	\$557.75	\$1,512.25
\$235,000	\$31.73	\$27.03	\$29.38	\$41.13	\$59.93	\$90.48	\$137.48	\$191.53	\$236.18	\$332.53	\$569.88	\$1,545.13
\$240,000	\$32.40	\$27.60	\$30.00	\$42.00	\$61.20	\$92.40	\$140.40	\$195.60	\$241.20	\$339.60	\$582.00	\$1,578.00
\$245,000	\$33.08	\$28.18	\$30.63	\$42.88	\$62.48	\$94.33	\$143.33	\$199.68	\$246.23	\$346.68	\$594.13	\$1,610.88
\$250,000	\$33.75	\$28.75	\$31.25	\$43.75	\$63.75	\$96.25	\$146.25	\$203.75	\$251.25	\$353.75	\$606.25	\$1,643.75

CHILD(REN) VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE	
Monthly Premium Amount (Cost per Pay Period – 12/Year)	
Benefit Amount	Cost For All Children
\$10,000	\$2.15

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