

Voluntary Life and AD&D Rates per Pay Period

Your per pay rate for coverage is in the box where your age (as of 1/1/2022) and the amount you want to elect intersect.

Employee Rate Table – Amount cannot exceed 5x your annual earnings

Age	< 25	25 – 29	30 – 34	35 – 39	40 – 44	45 – 49	50 – 54	55 – 59	60 – 64	65 – 69	70 – 74	75 +
\$10,000	\$0.56	\$0.61	\$0.69	\$0.88	\$1.15	\$1.70	\$2.55	\$3.79	\$5.79	\$9.86	\$17.41	\$33.88
\$20,000	\$1.13	\$1.22	\$1.38	\$1.76	\$2.31	\$3.40	\$5.10	\$7.59	\$11.58	\$19.73	\$34.82	\$67.76
\$30,000	\$1.69	\$1.83	\$2.08	\$2.64	\$3.46	\$5.10	\$7.66	\$11.38	\$17.36	\$29.59	\$52.23	\$101.64
\$40,000	\$2.25	\$2.44	\$2.77	\$3.53	\$4.62	\$6.79	\$10.21	\$15.18	\$23.15	\$39.45	\$69.64	\$135.53
\$50,000	\$2.82	\$3.05	\$3.46	\$4.41	\$5.77	\$8.49	\$12.76	\$18.97	\$28.94	\$49.32	\$87.05	\$169.41
\$60,000	\$3.38	\$3.66	\$4.15	\$5.29	\$6.92	\$10.19	\$15.31	\$22.76	\$34.73	\$59.18	\$104.46	\$203.29
\$70,000	\$3.94	\$4.26	\$4.85	\$6.17	\$8.08	\$11.89	\$17.87	\$26.56	\$40.51	\$69.04	\$121.86	\$237.17
\$80,000	\$4.50	\$4.87	\$5.54	\$7.05	\$9.23	\$13.59	\$20.42	\$30.35	\$46.30	\$78.90	\$139.27	\$271.05
\$90,000	\$5.07	\$5.48	\$6.23	\$7.93	\$10.38	\$15.29	\$22.97	\$34.14	\$52.09	\$88.77	\$156.68	\$304.93
\$100,000	\$5.63	\$6.09	\$6.92	\$8.82	\$11.54	\$16.98	\$25.52	\$37.94	\$57.88	\$98.63	\$174.09	\$338.82
Guaranteed Issue! You can elect up to \$100,000 without needing to complete a medical questionnaire												
\$110,000	\$6.19	\$6.70	\$7.62	\$9.70	\$12.69	\$18.68	\$28.08	\$41.73	\$63.66	\$108.49	\$191.50	\$372.70
\$120,000	\$6.76	\$7.31	\$8.31	\$10.58	\$13.85	\$20.38	\$30.63	\$45.53	\$69.45	\$118.36	\$208.91	\$406.58
\$130,000	\$7.32	\$7.92	\$9.00	\$11.46	\$15.00	\$22.08	\$33.18	\$49.32	\$75.24	\$128.22	\$226.32	\$440.46
\$140,000	\$7.88	\$8.53	\$9.69	\$12.34	\$16.15	\$23.78	\$35.73	\$53.11	\$81.03	\$138.08	\$243.73	\$474.34
\$150,000	\$8.45	\$9.14	\$10.38	\$13.22	\$17.31	\$25.48	\$38.28	\$56.91	\$86.82	\$147.95	\$261.14	\$508.22
\$160,000	\$9.01	\$9.75	\$11.08	\$14.10	\$18.46	\$27.18	\$40.84	\$60.70	\$92.60	\$157.81	\$278.55	\$542.10
\$170,000	\$9.57	\$10.36	\$11.77	\$14.99	\$19.62	\$28.87	\$43.39	\$64.50	\$98.39	\$167.67	\$295.96	\$575.99
\$180,000	\$10.14	\$10.97	\$12.46	\$15.87	\$20.77	\$30.57	\$45.94	\$68.29	\$104.18	\$177.54	\$313.37	\$609.87
\$190,000	\$10.70	\$11.58	\$13.15	\$16.75	\$21.92	\$32.27	\$48.49	\$72.08	\$109.97	\$187.40	\$330.78	\$643.75
\$200,000	\$11.26	\$12.18	\$13.85	\$17.63	\$23.08	\$33.97	\$51.05	\$75.88	\$115.75	\$197.26	\$348.18	\$677.63
\$210,000	\$11.82	\$12.79	\$14.54	\$18.51	\$24.23	\$35.67	\$53.60	\$79.67	\$121.54	\$207.12	\$365.59	\$711.51
\$220,000	\$12.39	\$13.40	\$15.23	\$19.39	\$25.38	\$37.37	\$56.15	\$83.46	\$127.33	\$216.99	\$383.00	\$745.39
\$230,000	\$12.95	\$14.01	\$15.92	\$20.28	\$26.54	\$39.06	\$58.70	\$87.26	\$133.12	\$226.85	\$400.41	\$779.28
\$240,000	\$13.51	\$14.62	\$16.62	\$21.16	\$27.69	\$40.76	\$61.26	\$91.05	\$138.90	\$236.71	\$417.82	\$813.16
\$250,000	\$14.08	\$15.23	\$17.31	\$22.04	\$28.85	\$42.46	\$63.81	\$94.85	\$144.69	\$246.58	\$435.23	\$847.04
\$260,000	\$14.64	\$15.84	\$18.00	\$22.92	\$30.00	\$44.16	\$66.36	\$98.64	\$150.48	\$256.44	\$452.64	\$880.92
\$270,000	\$15.20	\$16.45	\$18.69	\$23.80	\$31.15	\$45.86	\$68.91	\$102.43	\$156.27	\$266.30	\$470.05	\$914.80
\$280,000	\$15.77	\$17.06	\$19.38	\$24.68	\$32.31	\$47.56	\$71.46	\$106.23	\$162.06	\$276.17	\$487.46	\$948.68
\$290,000	\$16.33	\$17.67	\$20.08	\$25.56	\$33.46	\$49.26	\$74.02	\$110.02	\$167.84	\$286.03	\$504.87	\$982.56
\$300,000	\$16.89	\$18.28	\$20.77	\$26.45	\$34.62	\$50.95	\$76.57	\$113.82	\$173.63	\$295.89	\$522.28	\$1,016.45
\$310,000	\$17.46	\$18.89	\$21.46	\$27.33	\$35.77	\$52.65	\$79.12	\$117.61	\$179.42	\$305.76	\$539.69	\$1,050.33
\$320,000	\$18.02	\$19.50	\$22.15	\$28.21	\$36.92	\$54.35	\$81.67	\$121.40	\$185.21	\$315.62	\$557.10	\$1,084.21
\$330,000	\$18.58	\$20.10	\$22.85	\$29.09	\$38.08	\$56.05	\$84.23	\$125.20	\$190.99	\$325.48	\$574.50	\$1,118.09
\$340,000	\$19.14	\$20.71	\$23.54	\$29.97	\$39.23	\$57.75	\$86.78	\$128.99	\$196.78	\$335.34	\$591.91	\$1,151.97
\$350,000	\$19.71	\$21.32	\$24.23	\$30.85	\$40.38	\$59.45	\$89.33	\$132.78	\$202.57	\$345.21	\$609.32	\$1,185.85
\$360,000	\$20.27	\$21.93	\$24.92	\$31.74	\$41.54	\$61.14	\$91.88	\$136.58	\$208.36	\$355.07	\$626.73	\$1,219.74
\$370,000	\$20.83	\$22.54	\$25.62	\$32.62	\$42.69	\$62.84	\$94.44	\$140.37	\$214.14	\$364.93	\$644.14	\$1,253.62
\$380,000	\$21.40	\$23.15	\$26.31	\$33.50	\$43.85	\$64.54	\$96.99	\$144.17	\$219.93	\$374.80	\$661.55	\$1,287.50
\$390,000	\$21.96	\$23.76	\$27.00	\$34.38	\$45.00	\$66.24	\$99.54	\$147.96	\$225.72	\$384.66	\$678.96	\$1,321.38
\$400,000	\$22.52	\$24.37	\$27.69	\$35.26	\$46.15	\$67.94	\$102.09	\$151.75	\$231.51	\$394.52	\$696.37	\$1,355.26
\$410,000	\$23.09	\$24.98	\$28.38	\$36.14	\$47.31	\$69.64	\$104.64	\$155.55	\$237.30	\$404.39	\$713.78	\$1,389.14
\$420,000	\$23.65	\$25.59	\$29.08	\$37.02	\$48.46	\$71.34	\$107.20	\$159.34	\$243.08	\$414.25	\$731.19	\$1,423.02
\$430,000	\$24.21	\$26.20	\$29.77	\$37.91	\$49.62	\$73.03	\$109.75	\$163.14	\$248.87	\$424.11	\$748.60	\$1,456.91
\$440,000	\$24.78	\$26.81	\$30.46	\$38.79	\$50.77	\$74.73	\$112.30	\$166.93	\$254.66	\$433.98	\$766.01	\$1,490.79
\$450,000	\$25.34	\$27.42	\$31.15	\$39.67	\$51.92	\$76.43	\$114.85	\$170.72	\$260.45	\$443.84	\$783.42	\$1,524.67
\$460,000	\$25.90	\$28.02	\$31.85	\$40.55	\$53.08	\$78.13	\$117.41	\$174.52	\$266.23	\$453.70	\$800.82	\$1,558.55
\$470,000	\$26.46	\$28.63	\$32.54	\$41.43	\$54.23	\$79.83	\$119.96	\$178.31	\$272.02	\$463.56	\$818.23	\$1,592.43
\$480,000	\$27.03	\$29.24	\$33.23	\$42.31	\$55.38	\$81.53	\$122.51	\$182.10	\$277.81	\$473.43	\$835.64	\$1,626.31
\$490,000	\$27.59	\$29.85	\$33.92	\$43.20	\$56.54	\$83.22	\$125.06	\$185.90	\$283.60	\$483.29	\$853.05	\$1,660.20
\$500,000	\$28.15	\$30.46	\$34.62	\$44.08	\$57.69	\$84.92	\$127.62	\$189.69	\$289.38	\$493.15	\$870.46	\$1,694.08

Spouse Rate Table (BASED ON EMPLOYEE'S AGE) – Spouse amount cannot exceed employee amount

Age	< 25	25 – 29	30 – 34	35 – 39	40 – 44	45 – 49	50 – 54	55 – 59	60 – 64	65 – 69	70 – 74	75 +
\$5,000	\$0.28	\$0.30	\$0.34	\$0.43	\$0.57	\$0.81	\$1.19	\$1.76	\$2.91	\$4.89	\$8.60	\$17.10
\$10,000	\$0.55	\$0.59	\$0.68	\$0.87	\$1.14	\$1.62	\$2.38	\$3.52	\$5.82	\$9.78	\$17.21	\$34.20
\$15,000	\$0.83	\$0.89	\$1.02	\$1.30	\$1.70	\$2.44	\$3.57	\$5.28	\$8.74	\$14.66	\$25.81	\$51.30
\$20,000	\$1.11	\$1.18	\$1.37	\$1.74	\$2.27	\$3.25	\$4.76	\$7.03	\$11.65	\$19.55	\$34.41	\$68.40
\$25,000	\$1.38	\$1.48	\$1.71	\$2.17	\$2.84	\$4.06	\$5.95	\$8.79	\$14.56	\$24.44	\$43.02	\$85.50

Child(ren) Rate Table - One rate applies to all covered children

\$ 2,000	\$ 4,000	\$ 6,000	\$ 8,000	\$10,000
\$0.38	\$0.77	\$1.15	\$1.53	\$1.92