



Out of Scope Monthly Benefit Premium Rate Sheet

April 1, 2024

Benefit	Age Limit	Coverage	Employee Share		Employer Share		Total Monthly Premium		
MANDATORY BENEFITS	Supplementary Health (includes Vision)	none	Single	N/A		\$114.41		\$114.41	
			Family	N/A		\$285.89		\$285.89	
	Emergency Travel (added to Supplementary Health)	age 70	Single	N/A		\$0.86		\$0.86	
			Family	N/A		\$2.16		\$2.16	
	Dental	none	Single	N/A		\$63.98		\$63.98	
			Family	N/A		\$159.98		\$159.98	
	Basic Life (2x annual salary)	age 80	per \$1,000 of benefit	N/A		\$0.1760		\$0.1760	
	Basic AD&D (2x annual salary)	age 80	per \$1,000 of benefit	N/A		\$0.0130		\$0.0130	
	Critical Illness	age 65	per \$25,000 of benefit	N/A		\$14.20		\$14.20	
	Long-Term Disability (non-taxable)	age 65	% of basic monthly salary	2.348%		N/A		2.348%	
VOLUNTARY BENEFITS	Optional Child Life (\$25,000 maximum)	age 80	per \$5,000 of benefit	\$0.250		N/A		\$0.250	
	Optional AD&D (\$350,000 maximum)	none	Employee only - per \$10,000 of benefit	\$0.315		N/A		\$0.315	
			Family - per \$10,000 of benefit	\$0.450		N/A		\$0.450	
	Optional Employee/Spousal Life (\$500,000 maximum)	age 70	per \$10,000 of benefit	Gender X Non-Smoker	Female Non-Smoker	Male Non-Smoker	Gender X Smoker	Female Smoker	Male Smoker
	Optional Employee/Spousal Life premiums are 100% employee paid								
			Up to 34 years	\$0.41	\$0.39	\$0.49	\$0.62	\$0.59	\$0.78
			35-39 years	\$0.49	\$0.49	\$0.50	\$0.82	\$0.78	\$1.07
			40-44 years	\$0.70	\$0.69	\$0.78	\$1.23	\$1.17	\$1.56
			45-49 years	\$1.21	\$1.17	\$1.46	\$2.16	\$2.04	\$2.81
			50-54 years	\$2.01	\$1.94	\$2.43	\$3.43	\$3.20	\$4.75
			55-59 years	\$3.31	\$3.11	\$4.45	\$5.36	\$4.85	\$8.24
			60-64 years	\$4.31	\$3.98	\$6.20	\$6.55	\$5.82	\$10.66
			65-69 years	\$6.33	\$5.89	\$8.80	\$8.75	\$7.81	\$14.04
	Optional Employee/Spousal Critical Illness (\$250,000 maximum)	age 65	per \$10,000 of benefit	Gender X Non-Smoker	Female Non-Smoker	Male Non-Smoker	Gender X Smoker	Female Smoker	Male Smoker
	Optional Employee/Spousal Critical Illness premiums are 100% employee paid								
			Up to 29 years	\$1.20	\$1.19	\$1.27	\$1.36	\$1.34	\$1.46
			30-34 years	\$1.97	\$2.01	\$1.72	\$2.59	\$2.64	\$2.31
		35-39 years	\$2.39	\$2.45	\$2.07	\$3.66	\$3.79	\$2.91	
		40-44 years	\$3.56	\$3.53	\$3.05	\$6.61	\$6.35	\$5.27	
		45-49 years	\$4.96	\$4.91	\$5.18	\$10.33	\$9.91	\$10.15	
		50-54 years	\$7.30	\$6.47	\$8.21	\$15.73	\$13.74	\$18.50	
		55-59 years	\$9.72	\$8.59	\$12.60	\$21.19	\$17.78	\$30.92	
		60-64 years	\$14.30	\$12.07	\$20.78	\$28.71	\$22.75	\$49.32	