

LIFE INSURANCE PREMIUMS – 2026

You pay the full premium for amounts of life insurance you elect above the company-paid amount and for the amount you elect for your spouse and children.

PER-PAY-PERIOD PREMIUMS FOR ADDITIONAL LIFE INSURANCE		
<i>Your age on Jan. 1, 2026</i>	<i>per \$10,000 of coverage not a tobacco user</i>	<i>per \$10,000 of coverage tobacco user</i>
24 or younger	\$0.231	\$0.369
25 – 29	\$0.231	\$0.369
30 – 34	\$0.277	\$0.485
35 – 39	\$0.392	\$0.660
40 – 44	\$0.485	\$0.886
45 – 49	\$0.545	\$1.362
50 – 54	\$1.454	\$2.723
55 – 59	\$2.511	\$4.172
60 – 64	\$3.808	\$6.235
65 – 69	\$10.085	\$15.420
70 – 74	\$15.254	\$23.340
75 and older	\$33.055	\$43.089

PER-PAY-PERIOD PREMIUMS FOR SPOUSE LIFE INSURANCE	
<i>Spouse's age on Jan. 1, 2026</i>	<i>per \$5,000 of coverage</i>
24 or younger	\$0.178
25 – 29	\$0.203
30 – 34	\$0.258
35 – 39	\$0.374
40 – 44	\$0.538
45 – 49	\$0.840
50 – 54	\$1.311
55 – 59	\$2.010
60 – 64	\$3.434
65 – 69	\$5.868
70 – 74	\$10.454
75 and older	\$20.938

PER-PAY-PERIOD PREMIUMS FOR CHILD LIFE INSURANCE	
<i>Child</i>	<i>per \$2,000 of coverage</i>
Any age	\$0.046



Age-related reduction in benefit

Your benefit for company-paid life insurance benefit will decrease by 50% when you are 70 years old. Your benefit for additional coverage (voluntary life insurance) will begin to decrease when you are 65 years old.

LIFE INSURANCE BENEFIT REDUCTION	
<i>age</i>	<i>reduces to</i>
65-69	65% of original benefit
70-74	45% of original benefit
75-79	30% of original benefit
80 and older	20% of original benefit

