

Premium rates for 12 pay periods

Reference the following rate tables for premium rates for your accident, critical illness, hospital indemnity and life insurance benefits

Accident Insurance

Coverage type	Premium per employee
Employee only	\$9.01
Employee + Spouse	\$15.09
Employee + Child(ren)	\$22.51
Employee + Family	\$31.89

Critical Illness Insurance

\$5,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$4.54	\$8.54	\$4.54	\$8.54
26-30	4.92	9.55	4.92	9.55
31-35	5.63	10.73	5.63	10.73
36-40	6.58	12.63	6.58	12.63
41-45	7.40	14.27	7.40	14.27
46-50	8.33	16.12	8.33	16.12
51-55	11.54	22.55	11.54	22.55
56-60	11.41	22.29	11.41	22.29
61-65	20.65	40.75	20.65	40.75
66+	34.29	68.05	34.29	68.05

\$10,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$6.62	\$12.19	\$6.62	\$12.19
26-30	7.88	14.69	7.88	14.69
31-35	8.81	16.56	8.81	16.56
36-40	10.71	20.36	10.71	20.36
41-45	12.35	23.63	12.35	23.63
46-50	14.20	27.34	14.20	27.34
51-55	20.62	40.18	20.62	40.18
56-60	20.39	39.70	20.39	39.70
61-65	38.84	76.61	38.84	76.61
66+	66.14	131.21	66.14	131.21

Critical Illness Insurance continued

\$15,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$8.71	\$15.82	\$8.71	\$15.82
26-30	10.59	19.58	10.59	19.58
31-35	12.00	22.39	12.00	22.39
36-40	14.84	28.09	14.84	28.09
41-45	17.30	32.99	17.30	32.99
46-50	20.09	38.57	20.09	38.57
51-55	29.71	57.83	29.71	57.83
56-60	29.35	57.11	29.35	57.11
61-65	57.03	112.46	57.03	112.46
66+	97.98	194.37	97.98	194.37

\$20,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$10.80	\$19.47	\$10.80	\$19.47
26-30	13.30	24.48	13.30	24.48
31-35	15.17	28.22	15.17	28.22
36-40	18.98	35.83	18.98	35.83
41-45	22.25	42.36	22.25	42.36
46-50	25.97	49.80	25.97	49.80
51-55	38.80	75.47	38.80	75.47
56-60	38.31	74.50	38.31	74.50
61-65	75.22	148.31	75.22	148.31
66+	129.83	257.54	129.83	257.54

\$25,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$12.89	\$23.11	\$12.89	\$23.11
26-30	16.02	29.38	16.02	29.38
31-35	18.36	34.06	18.36	34.06
36-40	23.11	43.56	23.11	43.56
41-45	27.20	51.73	27.20	51.73
46-50	31.84	61.02	31.84	61.02
51-55	47.89	93.11	47.89	93.11
56-60	47.29	91.91	47.29	91.91
61-65	93.42	184.18	93.42	184.18
66+	161.68	320.69	161.68	320.69

\$30,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$14.98	\$26.76	\$14.98	\$26.76
26-30	18.73	34.26	18.73	34.26
31-35	21.55	39.90	21.55	39.90
36-40	27.24	51.29	27.24	51.29
41-45	32.15	61.10	32.15	61.10
46-50	37.72	72.24	37.72	72.24
51-55	56.97	110.75	56.97	110.75
56-60	56.25	109.31	56.25	109.31
61-65	111.61	220.02	111.61	220.02
66+	193.52	383.84	193.52	383.84

Critical Illness Insurance continued

\$35,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$17.06	\$30.40	\$17.06	\$30.40
26-30	21.45	39.17	21.45	39.17
31-35	24.72	45.72	24.72	45.72
36-40	31.37	59.02	31.37	59.02
41-45	37.10	70.47	37.10	70.47
46-50	43.60	83.47	43.60	83.47
51-55	66.06	128.39	66.06	128.39
56-60	65.21	126.70	65.21	126.70
61-65	129.81	255.89	129.81	255.89
66+	225.37	447.01	225.37	447.01

\$40,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$19.15	\$34.05	\$19.15	\$34.05
26-30	24.16	44.06	24.16	44.06
31-35	27.91	51.56	27.91	51.56
36-40	35.51	66.75	35.51	66.75
41-45	42.05	79.83	42.05	79.83
46-50	49.48	94.70	49.48	94.70
51-55	75.15	146.04	75.15	146.04
56-60	74.19	144.11	74.19	144.11
61-65	148.00	291.74	148.00	291.74
66+	257.21	510.17	257.21	510.17

\$45,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$21.24	\$37.68	\$21.24	\$37.68
26-30	26.87	48.95	26.87	48.95
31-35	31.09	57.38	31.09	57.38
36-40	39.64	74.48	39.64	74.48
41-45	47.00	89.20	47.00	89.20
46-50	55.36	105.92	55.36	105.92
51-55	84.24	163.68	84.24	163.68
56-60	83.15	161.51	83.15	161.51
61-65	166.19	327.59	166.19	327.59
66+	289.05	573.32	289.05	573.32

\$50,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$23.33	\$41.33	\$23.33	\$41.33
26-30	29.58	53.76	29.58	53.76
31-35	34.27	63.23	34.27	63.23
36-40	43.78	82.22	43.78	82.22
41-45	51.95	98.57	51.95	98.57
46-50	61.24	117.14	61.24	117.14
51-55	93.32	181.32	93.32	181.32
56-60	92.12	178.91	92.12	178.91
61-65	184.38	363.45	184.38	363.45
66+	320.90	636.48	320.90	636.48

Hospital Indemnity Insurance

Coverage type	Premium per employee
Employee only	\$16.92
Employee + Spouse	\$31.06
Employee + Child(ren)	\$25.01
Employee + Family	\$41.03

Supplemental life Insurance

Employee (rate per \$1,000/month based on 12 pay periods)

Age	Rate
Under 25	\$0.054
25-29	0.064
30-34	0.084
35-39	0.095
40-44	0.106
45-49	0.159
50-54	0.245
55-59	0.458
60-64	0.702
65-69	1.352
70 and over	2.192

Spouse (rate per \$1,000/month based on 12 pay periods)

Age	Rate
Under 25	\$0.054
25-29	0.064
30-34	0.084
35-39	0.095
40-44	0.106
45-49	0.159
50-54	0.245
55-59	0.458
60-64	0.702
65-69	1.352
70 and over	2.192

Child (rate per \$1,000/month based on 12 pay periods)

\$0.123

All rates noted on this flyer may be subject to change.



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