

Optional Life, Dependent Life— Spouse Monthly Premiums

Optional Life premiums are determined by your age on the preceding December 31 and the amount of insurance you select. Premiums for Dependent Life-Spouse coverage are the same as the Optional Life premiums, which are based on the **employee's** age. Premiums are the same for retirees, regardless of age or effective date.

Monthly Premiums for Subscribers through Age 69*

Subscriber's Age**								
Coverage	<35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69
\$ 10,000	\$ 0.52	\$ 0.68	\$ 0.76	\$ 1.08	\$ 1.70	\$ 2.96	\$ 5.48	\$ 11.60
\$ 20,000	\$ 1.04	\$ 1.36	\$ 1.52	\$ 2.16	\$ 3.40	\$ 5.92	\$ 10.96	\$ 23.20
\$ 30,000	\$ 1.56	\$ 2.04	\$ 2.28	\$ 3.24	\$ 5.10	\$ 8.88	\$ 16.44	\$ 34.80
\$ 40,000	\$ 2.08	\$ 2.72	\$ 3.04	\$ 4.32	\$ 6.80	\$ 11.84	\$ 21.92	\$ 46.40
\$ 50,000	\$ 2.60	\$ 3.40	\$ 3.80	\$ 5.40	\$ 8.50	\$ 14.80	\$ 27.40	\$ 58.00
\$ 60,000	\$ 3.12	\$ 4.08	\$ 4.56	\$ 6.48	\$ 10.20	\$ 17.76	\$ 32.88	\$ 69.60
\$ 70,000	\$ 3.64	\$ 4.76	\$ 5.32	\$ 7.56	\$ 11.90	\$ 20.72	\$ 38.36	\$ 81.20
\$ 80,000	\$ 4.16	\$ 5.44	\$ 6.08	\$ 8.64	\$ 13.60	\$ 23.68	\$ 43.84	\$ 92.80
\$ 90,000	\$ 4.68	\$ 6.12	\$ 6.84	\$ 9.72	\$ 15.30	\$ 26.64	\$ 49.32	\$ 104.40
\$ 100,000	\$ 5.20	\$ 6.80	\$ 7.60	\$ 10.80	\$ 17.00	\$ 29.60	\$ 54.80	\$ 116.00
\$ 110,000	\$ 5.72	\$ 7.48	\$ 8.36	\$ 11.88	\$ 18.70	\$ 32.56	\$ 60.28	\$ 127.60
\$ 120,000	\$ 6.24	\$ 8.16	\$ 9.12	\$ 12.96	\$ 20.40	\$ 35.52	\$ 65.76	\$ 139.20
\$ 130,000	\$ 6.76	\$ 8.84	\$ 9.88	\$ 14.04	\$ 22.10	\$ 38.48	\$ 71.24	\$ 150.80
\$ 140,000	\$ 7.28	\$ 9.52	\$ 10.64	\$ 15.12	\$ 23.80	\$ 41.44	\$ 76.72	\$ 162.40
\$ 150,000	\$ 7.80	\$ 10.20	\$ 11.40	\$ 16.20	\$ 25.50	\$ 44.40	\$ 82.20	\$ 174.00
\$ 160,000	\$ 8.32	\$ 10.88	\$ 12.16	\$ 17.28	\$ 27.20	\$ 47.36	\$ 87.68	\$ 185.60
\$ 170,000	\$ 8.84	\$ 11.56	\$ 12.92	\$ 18.36	\$ 28.90	\$ 50.32	\$ 93.16	\$ 197.20
\$ 180,000	\$ 9.36	\$ 12.24	\$ 13.68	\$ 19.44	\$ 30.60	\$ 53.28	\$ 98.64	\$ 208.80
\$ 190,000	\$ 9.88	\$ 12.92	\$ 14.44	\$ 20.52	\$ 32.30	\$ 56.24	\$ 104.12	\$ 220.40
\$ 200,000	\$ 10.40	\$ 13.60	\$ 15.20	\$ 21.60	\$ 34.00	\$ 59.20	\$ 109.60	\$ 232.00
\$ 210,000	\$ 10.92	\$ 14.28	\$ 15.96	\$ 22.68	\$ 35.70	\$ 62.16	\$ 115.08	\$ 243.60
\$ 220,000	\$ 11.44	\$ 14.96	\$ 16.72	\$ 23.76	\$ 37.40	\$ 65.12	\$ 120.56	\$ 255.20
\$ 230,000	\$ 11.96	\$ 15.64	\$ 17.48	\$ 24.84	\$ 39.10	\$ 68.08	\$ 126.04	\$ 266.80
\$ 240,000	\$ 12.48	\$ 16.32	\$ 18.24	\$ 25.92	\$ 40.80	\$ 71.04	\$ 131.52	\$ 278.40
\$ 250,000	\$ 13.00	\$ 17.00	\$ 19.00	\$ 27.00	\$ 42.50	\$ 74.00	\$ 137.00	\$ 290.00
\$ 260,000	\$ 13.52	\$ 17.68	\$ 19.76	\$ 28.08	\$ 44.20	\$ 76.96	\$ 142.48	\$ 301.60
\$ 270,000	\$ 14.04	\$ 18.36	\$ 20.52	\$ 29.16	\$ 45.90	\$ 79.92	\$ 147.96	\$ 313.20
\$ 280,000	\$ 14.56	\$ 19.04	\$ 21.28	\$ 30.24	\$ 47.60	\$ 82.88	\$ 153.44	\$ 324.80
\$ 290,000	\$ 15.08	\$ 19.72	\$ 22.04	\$ 31.32	\$ 49.30	\$ 85.84	\$ 158.92	\$ 336.40
\$ 300,000	\$ 15.60	\$ 20.40	\$ 22.80	\$ 32.40	\$ 51.00	\$ 88.80	\$ 164.40	\$ 348.00
\$ 310,000	\$ 16.12	\$ 21.08	\$ 23.56	\$ 33.48	\$ 52.70	\$ 91.76	\$ 169.88	\$ 359.60
\$ 320,000	\$ 16.64	\$ 21.76	\$ 24.32	\$ 34.56	\$ 54.40	\$ 94.72	\$ 175.36	\$ 371.20
\$ 330,000	\$ 17.16	\$ 22.44	\$ 25.08	\$ 35.64	\$ 56.10	\$ 97.68	\$ 180.84	\$ 382.80
\$ 340,000	\$ 17.68	\$ 23.12	\$ 25.84	\$ 36.72	\$ 57.80	\$ 100.64	\$ 186.32	\$ 394.40
\$ 350,000	\$ 18.20	\$ 23.80	\$ 26.60	\$ 37.80	\$ 59.50	\$ 103.60	\$ 191.80	\$ 406.00
\$ 360,000	\$ 18.72	\$ 24.48	\$ 27.36	\$ 38.88	\$ 61.20	\$ 106.56	\$ 197.28	\$ 417.60
\$ 370,000	\$ 19.24	\$ 25.16	\$ 28.12	\$ 39.96	\$ 62.90	\$ 109.52	\$ 202.76	\$ 429.20
\$ 380,000	\$ 19.76	\$ 25.84	\$ 28.88	\$ 41.04	\$ 64.60	\$ 112.48	\$ 208.24	\$ 440.80
\$ 390,000	\$ 20.28	\$ 26.52	\$ 29.64	\$ 42.12	\$ 66.30	\$ 115.44	\$ 213.72	\$ 452.40

*Premium includes Accidental Death and Dismemberment coverage **only** for active employees and covered spouses of active employees.

**Premiums for the spouse's coverage will be based on the active employee's age. Spouse's coverage cannot exceed 50 percent of the active employee's Optional Life coverage or \$100,000, whichever is less.

Subscriber's Age**								
	<35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69
Coverage								
\$400,000	\$20.80	\$27.20	\$30.40	\$43.20	\$68.00	\$118.40	\$219.20	\$464.00
\$410,000	\$21.32	\$27.88	\$31.16	\$44.28	\$69.70	\$121.36	\$224.68	\$475.60
\$420,000	\$21.84	\$28.56	\$31.92	\$45.36	\$71.40	\$124.32	\$230.16	\$487.20
\$430,000	\$22.36	\$29.24	\$32.68	\$46.44	\$73.10	\$127.28	\$235.64	\$498.80
\$440,000	\$22.88	\$29.92	\$33.44	\$47.52	\$74.80	\$130.24	\$241.12	\$510.40
\$450,000	\$23.40	\$30.60	\$34.20	\$48.60	\$76.50	\$133.20	\$246.60	\$522.00
\$460,000	\$23.92	\$31.28	\$34.96	\$49.68	\$78.20	\$136.16	\$252.08	\$533.60
\$470,000	\$24.44	\$31.96	\$35.72	\$50.76	\$79.90	\$139.12	\$257.56	\$545.20
\$480,000	\$24.96	\$32.64	\$36.48	\$51.84	\$81.60	\$142.08	\$263.04	\$556.80
\$490,000	\$25.48	\$33.32	\$37.24	\$52.92	\$83.30	\$145.04	\$268.52	\$568.40
\$500,000	\$26.00	\$34.00	\$38.00	\$54.00	\$85.00	\$148.00	\$274.00	\$580.00

*Premium includes Accidental Death and Dismemberment coverage **only** for active employees and covered spouses of active employees.

**Premiums for the spouse's coverage will be based on the active employee's age. Spouse's coverage cannot exceed 50 percent of the active employee's Optional Life coverage or \$100,000, whichever is less.

Monthly Premiums for Subscribers Age 70 and Older*

(Retiree coverage ends at age 75)

Coverage	Coverage 65%	Ages 70 - 74	Coverage 42%	Ages 75 - 79	Coverage 31.7%	Ages 80+
\$ 10,000	\$ 6,500	\$ 20.02	\$ 4,200	\$ 32.56	\$ 3,170	\$ 54.42
\$ 20,000	\$ 13,000	\$ 40.04	\$ 8,400	\$ 65.12	\$ 6,340	\$ 108.84
\$ 30,000	\$ 19,500	\$ 60.06	\$ 12,600	\$ 97.68	\$ 9,510	\$ 163.26
\$ 40,000	\$ 26,000	\$ 80.08	\$ 16,800	\$ 130.24	\$ 12,680	\$ 217.68
\$ 50,000	\$ 32,500	\$100.10	\$ 21,000	\$ 162.80	\$ 15,850	\$ 272.10
\$ 60,000	\$ 39,000	\$120.12	\$ 25,200	\$ 195.36	\$ 19,020	\$ 326.52
\$ 70,000	\$ 45,500	\$140.14	\$ 29,400	\$ 227.92	\$ 22,190	\$ 380.94
\$ 80,000	\$ 52,000	\$160.16	\$ 33,600	\$ 260.48	\$ 25,360	\$ 435.36
\$ 90,000	\$ 58,500	\$180.18	\$ 37,800	\$ 293.04	\$ 28,530	\$ 489.78
\$100,000	\$ 65,000	\$200.20	\$ 42,000	\$ 325.60	\$ 31,700	\$ 544.20
\$110,000	\$ 71,500	\$220.22	\$ 46,200	\$ 358.16	\$ 34,870	\$ 598.62
\$120,000	\$ 78,000	\$240.24	\$ 50,400	\$ 390.72	\$ 38,040	\$ 653.04
\$130,000	\$ 84,500	\$260.26	\$ 54,600	\$ 423.28	\$ 41,210	\$ 707.46
\$140,000	\$ 91,000	\$280.28	\$ 58,800	\$ 455.84	\$ 44,380	\$ 761.88
\$150,000	\$ 97,500	\$300.30	\$ 63,000	\$ 488.40	\$ 47,550	\$ 816.30
\$160,000	\$104,000	\$320.32	\$ 67,200	\$ 520.96	\$ 50,720	\$ 870.72
\$170,000	\$110,500	\$340.34	\$ 71,400	\$ 553.52	\$ 53,890	\$ 925.14
\$180,000	\$117,000	\$360.36	\$ 75,600	\$ 586.08	\$ 57,060	\$ 979.56
\$190,000	\$123,500	\$380.38	\$ 79,800	\$ 618.64	\$ 60,230	\$1,033.98
\$200,000	\$130,000	\$400.40	\$ 84,000	\$ 651.20	\$ 63,400	\$1,088.40
\$210,000	\$136,500	\$420.42	\$ 88,200	\$ 683.76	\$ 66,570	\$1,142.82
\$220,000	\$143,000	\$440.44	\$ 92,400	\$ 716.32	\$ 69,740	\$1,197.24
\$230,000	\$149,500	\$460.46	\$ 96,600	\$ 748.88	\$ 72,910	\$1,251.66
\$240,000	\$156,000	\$480.48	\$100,800	\$ 781.44	\$ 76,080	\$1,306.08
\$250,000	\$162,500	\$500.50	\$105,000	\$ 814.00	\$ 79,250	\$1,360.50
\$260,000	\$169,000	\$520.52	\$109,200	\$ 846.56	\$ 82,420	\$1,414.92
\$270,000	\$175,500	\$540.54	\$113,400	\$ 879.12	\$ 85,590	\$1,469.34
\$280,000	\$182,000	\$560.56	\$117,600	\$ 911.68	\$ 88,760	\$1,523.76
\$290,000	\$188,500	\$580.58	\$121,800	\$ 944.24	\$ 91,930	\$1,578.18
\$300,000	\$195,000	\$600.60	\$126,000	\$ 976.80	\$ 95,100	\$1,632.60
\$310,000	\$201,500	\$620.62	\$130,200	\$1,009.36	\$ 98,270	\$1,687.02
\$320,000	\$208,000	\$640.64	\$134,400	\$1,041.92	\$101,440	\$1,741.44
\$330,000	\$214,500	\$660.66	\$138,600	\$1,074.48	\$104,610	\$1,795.86
\$340,000	\$221,000	\$680.68	\$142,800	\$1,107.04	\$107,780	\$1,850.28

Coverage	Coverage 65%	Ages 70 - 74	Coverage 42%	Ages 75 - 79	Coverage 31.7%	Ages 80+
\$350,000	\$227,500	\$ 700.70	\$147,000	\$1,139.60	\$110,950	\$1,904.70
\$360,000	\$234,000	\$ 720.72	\$151,200	\$1,172.16	\$114,120	\$1,959.12
\$370,000	\$240,500	\$ 740.74	\$155,400	\$1,204.72	\$117,290	\$2,013.54
\$380,000	\$247,000	\$ 760.76	\$159,600	\$1,237.28	\$120,460	\$2,067.96
\$390,000	\$253,500	\$ 780.78	\$163,800	\$1,269.84	\$123,630	\$2,122.38
\$400,000	\$260,000	\$ 800.80	\$168,000	\$1,302.40	\$126,800	\$2,176.80
\$410,000	\$266,500	\$ 820.82	\$172,200	\$1,334.96	\$129,970	\$2,231.22
\$420,000	\$273,000	\$ 840.84	\$176,400	\$1,367.52	\$133,140	\$2,285.64
\$430,000	\$279,500	\$ 860.86	\$180,600	\$1,400.08	\$136,310	\$2,340.06
\$440,000	\$286,000	\$ 880.88	\$184,800	\$1,432.64	\$139,480	\$2,394.48
\$450,000	\$292,500	\$ 900.90	\$189,000	\$1,465.20	\$142,650	\$2,448.90
\$460,000	\$299,000	\$ 920.92	\$193,200	\$1,497.76	\$145,820	\$2,503.32
\$470,000	\$305,500	\$ 940.94	\$197,400	\$1,530.32	\$148,990	\$2,557.74
\$480,000	\$312,000	\$ 960.96	\$201,600	\$1,562.88	\$152,160	\$2,612.16
\$490,000	\$318,500	\$ 980.98	\$205,800	\$1,595.44	\$155,330	\$2,666.58
\$500,000	\$325,000	\$1,001.00	\$210,000	\$1,628.00	\$158,500	\$2,721.00

**Premium includes Accidental Death and Dismemberment coverage only for active employees and covered spouses of active employees.*

Please note: For subscribers who retired on or after January 1, 1994, up to December 31, 1998, coverage terminates at age 70, with an option to convert the coverage at that time.