## 2023 Employee Basic Term Life/AD\&D Coverage Calculation Examples

| SALARY | MULTIPLIER | EQUALS | LEVELS OF COVERAGE |  |
| ---: | ---: | ---: | ---: | ---: |
|  |  |  | Basic Term Life | Basic AD\&D |
| $\$ 12,000.00$ | 1.5 | $\$ 18,000.00$ | $\$ 20,000$ | $\$ 40,000$ |
| $\$ 15,200.00$ | 1.5 | $\$ 22,800.00$ | $\$ 23,000$ | $\$ 46,000$ |
| $\$ 24,152.00$ | 1.5 | $\$ 36,228.00$ | $\$ 37,000$ | $\$ 74,000$ |
| $\$ 30,057.00$ | 1.5 | $\$ 45,085.50$ | $\$ 46,000$ | $\$ 92,000$ |
| $\$ 71,000.00$ | 1.5 | $\$ 106,500.00$ | $\$ 50,000$ | $\$ 100,000$ |

See next four pages for examples of monthly premium calculations.

You may also access a calculator for estimated premiums and coverage amounts based on your age and salary here: 2023 Calculator Tool. Please note this calculator is for 2023 coverage only.

| BASIC TERM LIFE <br> EMPLOYEE UNDER AGE 65 |  |  |  |
| :---: | :---: | :---: | :---: |
| Monthly Premium Rate Per \$1000 of Benefit: |  |  | \$0.152 |
| Level of Coverage | Total Premium | State Pays | Employee Pays |
| \$5,000 | \$0.760 | \$0.760 | - |
| \$6,000 | \$0.912 | \$0.912 | - |
| \$7,000 | \$1.064 | \$1.064 | - |
| \$8,000 | \$1.216 | \$1.216 | - |
| \$9,000 | \$1.368 | \$1.368 | - |
| \$10,000 | \$1.520 | \$1.520 | - |
| \$11,000 | \$1.672 | \$1.672 | - |
| \$12,000 | \$1.824 | \$1.824 | - |
| \$13,000 | \$1.976 | \$1.976 | - |
| \$14,000 | \$2.128 | \$2.128 | - |
| \$15,000 | \$2.280 | \$2.280 | - |
| \$16,000 | \$2.432 | \$2.432 | - |
| \$17,000 | \$2.584 | \$2.584 | - |
| \$18,000 | \$2.736 | \$2.736 | - |
| \$19,000 | \$2.888 | \$2.888 | - |
| \$20,000 | \$3.040 | \$3.040 | - |
| \$21,000 | \$3.192 | \$3.040 | \$0.152 |
| \$22,000 | \$3.344 | \$3.040 | \$0.304 |
| \$23,000 | \$3.496 | \$3.040 | \$0.456 |
| \$24,000 | \$3.648 | \$3.040 | \$0.608 |
| \$25,000 | \$3.800 | \$3.040 | \$0.760 |
| \$26,000 | \$3.952 | \$3.040 | \$0.912 |
| \$27,000 | \$4.104 | \$3.040 | \$1.064 |
| \$28,000 | \$4.256 | \$3.040 | \$1.216 |
| \$29,000 | \$4.408 | \$3.040 | \$1.368 |
| \$30,000 | \$4.560 | \$3.040 | \$1.520 |
| \$31,000 | \$4.712 | \$3.040 | \$1.672 |
| \$32,000 | \$4.864 | \$3.040 | \$1.824 |
| \$33,000 | \$5.016 | \$3.040 | \$1.976 |
| \$34,000 | \$5.168 | \$3.040 | \$2.128 |
| \$35,000 | \$5.320 | \$3.040 | \$2.280 |
| \$36,000 | \$5.472 | \$3.040 | \$2.432 |
| \$37,000 | \$5.624 | \$3.040 | \$2.584 |
| \$38,000 | \$5.776 | \$3.040 | \$2.736 |
| \$39,000 | \$5.928 | \$3.040 | \$2.888 |
| \$40,000 | \$6.080 | \$3.040 | \$3.040 |
| \$41,000 | \$6.232 | \$3.040 | \$3.192 |
| \$42,000 | \$6.384 | \$3.040 | \$3.344 |
| \$43,000 | \$6.536 | \$3.040 | \$3.496 |
| \$44,000 | \$6.688 | \$3.040 | \$3.648 |
| \$45,000 | \$6.840 | \$3.040 | \$3.800 |
| \$46,000 | \$6.992 | \$3.040 | \$3.952 |
| \$47,000 | \$7.144 | \$3.040 | \$4.104 |
| \$48,000 | \$7.296 | \$3.040 | \$4.256 |
| \$49,000 | \$7.448 | \$3.040 | \$4.408 |
| \$50,000 | \$7.600 | \$3.040 | \$4.560 |


| BASIC AD\&D <br> EMPLOYEE UNDER AGE 65 |  |  |  |
| :---: | :---: | :---: | :---: |
| Monthly Premium Rate Per \$1000 of Benefit: |  |  | \$0.019 |
| Level of Coverage | Total Premium | State Pays | Employee Pays |
| \$10,000 | \$0.190 | \$0.190 | - |
| \$12,000 | \$0.228 | \$0.228 | - |
| \$14,000 | \$0.266 | \$0.266 | - |
| \$16,000 | \$0.304 | \$0.304 | - |
| \$18,000 | \$0.342 | \$0.342 | - |
| \$20,000 | \$0.380 | \$0.380 | - |
| \$22,000 | \$0.418 | \$0.418 | - |
| \$24,000 | \$0.456 | \$0.456 | - |
| \$26,000 | \$0.494 | \$0.494 | - |
| \$28,000 | \$0.532 | \$0.532 | - |
| \$30,000 | \$0.570 | \$0.570 | - |
| \$32,000 | \$0.608 | \$0.608 | - |
| \$34,000 | \$0.646 | \$0.646 | - |
| \$36,000 | \$0.684 | \$0.684 | - |
| \$38,000 | \$0.722 | \$0.722 | - |
| \$40,000 | \$0.760 | \$0.760 | - |
| \$42,000 | \$0.798 | \$0.760 | \$0.038 |
| \$44,000 | \$0.836 | \$0.760 | \$0.076 |
| \$46,000 | \$0.874 | \$0.760 | \$0.114 |
| \$48,000 | \$0.912 | \$0.760 | \$0.152 |
| \$50,000 | \$0.950 | \$0.760 | \$0.190 |
| \$52,000 | \$0.988 | \$0.760 | \$0.228 |
| \$54,000 | \$1.026 | \$0.760 | \$0.266 |
| \$56,000 | \$1.064 | \$0.760 | \$0.304 |
| \$58,000 | \$1.102 | \$0.760 | \$0.342 |
| \$60,000 | \$1.140 | \$0.760 | \$0.380 |
| \$62,000 | \$1.178 | \$0.760 | \$0.418 |
| \$64,000 | \$1.216 | \$0.760 | \$0.456 |
| \$66,000 | \$1.254 | \$0.760 | \$0.494 |
| \$68,000 | \$1.292 | \$0.760 | \$0.532 |
| \$70,000 | \$1.330 | \$0.760 | \$0.570 |
| \$72,000 | \$1.368 | \$0.760 | \$0.608 |
| \$74,000 | \$1.406 | \$0.760 | \$0.646 |
| \$76,000 | \$1.444 | \$0.760 | \$0.684 |
| \$78,000 | \$1.482 | \$0.760 | \$0.722 |
| \$80,000 | \$1.520 | \$0.760 | \$0.760 |
| \$82,000 | \$1.558 | \$0.760 | \$0.798 |
| \$84,000 | \$1.596 | \$0.760 | \$0.836 |
| \$86,000 | \$1.634 | \$0.760 | \$0.874 |
| \$88,000 | \$1.672 | \$0.760 | \$0.912 |
| \$90,000 | \$1.710 | \$0.760 | \$0.950 |
| \$92,000 | \$1.748 | \$0.760 | \$0.988 |
| \$94,000 | \$1.786 | \$0.760 | \$1.026 |
| \$96,000 | \$1.824 | \$0.760 | \$1.064 |
| \$98,000 | \$1.862 | \$0.760 | \$1.102 |
| \$100,000 | \$1.900 | \$0.760 | \$1.140 |

BASIC TERM LIFE |BASIC AD\&D EMPLOYEE UNDER AGE 65

| Monthly Premium Rate Per \$1000 of Benefit: |  |  |  |
| :---: | :---: | :---: | :---: |
| Level of Coverage | Total Premium | State Pays | Employee Pays |
| \$5000 / \$10000 | \$0.950 | \$0.950 | - |
| \$6000 / \$12000 | \$1.140 | \$1.140 | - |
| \$7000 / \$14000 | \$1.330 | \$1.330 | - |
| \$8000 / \$16000 | \$1.520 | \$1.520 | - |
| \$9000 / \$18000 | \$1.710 | \$1.710 | - |
| \$10000 / \$20000 | \$1.900 | \$1.900 | - |
| \$11000 / \$22000 | \$2.090 | \$2.090 | - |
| \$12000 / \$24000 | \$2.280 | \$2.280 | - |
| \$13000 / \$26000 | \$2.470 | \$2.470 | - |
| \$14000 / \$28000 | \$2.660 | \$2.660 | - |
| \$15000 / \$30000 | \$2.850 | \$2.850 | - |
| \$16000 / \$32000 | \$3.040 | \$3.040 | - |
| \$17000 / \$34000 | \$3.230 | \$3.230 | - |
| \$18000 / \$36000 | \$3.420 | \$3.420 | - |
| \$19000 / \$ 38000 | \$3.610 | \$3.610 | - |
| \$20000 / \$40000 | \$3.800 | \$3.800 | - |
| \$21000 / \$42000 | \$3.990 | \$3.800 | \$0.190 |
| \$22000 / \$44000 | \$4.180 | \$3.800 | \$0.380 |
| \$23000 / \$46000 | \$4.370 | \$3.800 | \$0.570 |
| \$24000 / \$48000 | \$4.560 | \$3.800 | \$0.760 |
| \$25000 / \$50000 | \$4.750 | \$3.800 | \$0.950 |
| \$26000 / \$52000 | \$4.940 | \$3.800 | \$1.140 |
| \$27000 / \$54000 | \$5.130 | \$3.800 | \$1.330 |
| \$28000 / \$56000 | \$5.320 | \$3.800 | \$1.520 |
| \$29000 / \$58000 | \$5.510 | \$3.800 | \$1.710 |
| \$30000 / \$60000 | \$5.700 | \$3.800 | \$1.900 |
| \$31000 / \$62000 | \$5.890 | \$3.800 | \$2.090 |
| \$32000 / \$64000 | \$6.080 | \$3.800 | \$2.280 |
| \$33000 / \$66000 | \$6.270 | \$3.800 | \$2.470 |
| \$34000 / \$68000 | \$6.460 | \$3.800 | \$2.660 |
| \$35000 / \$70000 | \$6.650 | \$3.800 | \$2.850 |
| \$36000 / \$72000 | \$6.840 | \$3.800 | \$3.040 |
| \$37000 / \$74000 | \$7.030 | \$3.800 | \$3.230 |
| \$38000 / \$76000 | \$7.220 | \$3.800 | \$3.420 |
| \$39000 / \$78000 | \$7.410 | \$3.800 | \$3.610 |
| \$40000 / \$80000 | \$7.600 | \$3.800 | \$3.800 |
| \$41000 / \$82000 | \$7.790 | \$3.800 | \$3.990 |
| \$42000 / \$84000 | \$7.980 | \$3.800 | \$4.180 |
| \$43000 / \$86000 | \$8.170 | \$3.800 | \$4.370 |
| \$44000 / \$88000 | \$8.360 | \$3.800 | \$4.560 |
| \$45000 / \$90000 | \$8.550 | \$3.800 | \$4.750 |
| \$46000 / \$92000 | \$8.740 | \$3.800 | \$4.940 |
| \$47000 / \$94000 | \$8.930 | \$3.800 | \$5.130 |
| \$48000 / \$96000 | \$9.120 | \$3.800 | \$5.320 |
| \$49000 / \$98000 | \$9.310 | \$3.800 | \$5.510 |
| \$50000 / \$100000 | \$9.500 | \$3.800 | \$5.700 |

BASIC TERM LIFE
EMPLOYEE AGES 65-69 WITHOUT PERMAPLAN EMPLOYEE AGES 65-69 WITH PERMAPLAN 65\% OF SCHEDULED AMOUNT

| Monthly Premium Rate Per \$1000 of Benefit: |  |  | \$0.152 |
| :---: | :---: | :---: | :---: |
| Level of Coverage | Total Premium | State Pays | Employee Pays |
| \$3,250 | \$0.494 | \$0.494 | - |
| \$3,900 | \$0.593 | \$0.593 | - |
| \$4,550 | \$0.692 | \$0.692 | - |
| \$5,200 | \$0.790 | \$0.790 | - |
| \$5,850 | \$0.889 | \$0.889 | - |
| \$6,500 | \$0.988 | \$0.988 | - |
| \$7,150 | \$1.087 | \$1.087 | - |
| \$7,800 | \$1.186 | \$1.186 | - |
| \$8,450 | \$1.284 | \$1.284 | - |
| \$9,100 | \$1.383 | \$1.383 | - |
| \$9,750 | \$1.482 | \$1.482 | - |
| \$10,400 | \$1.581 | \$1.581 | - |
| \$11,050 | \$1.680 | \$1.680 | - |
| \$11,700 | \$1.778 | \$1.778 | - |
| \$12,350 | \$1.877 | \$1.877 | - |
| \$13,000 | \$1.976 | \$1.976 | - |
| \$13,650 | \$2.075 | \$1.976 | \$0.099 |
| \$14,300 | \$2.174 | \$1.976 | \$0.198 |
| \$14,950 | \$2.272 | \$1.976 | \$0.296 |
| \$15,600 | \$2.371 | \$1.976 | \$0.395 |
| \$16,250 | \$2.470 | \$1.976 | \$0.494 |
| \$16,900 | \$2.569 | \$1.976 | \$0.593 |
| \$17,550 | \$2.668 | \$1.976 | \$0.692 |
| \$18,200 | \$2.766 | \$1.976 | \$0.790 |
| \$18,850 | \$2.865 | \$1.976 | \$0.889 |
| \$19,500 | \$2.964 | \$1.976 | \$0.988 |
| \$20,150 | \$3.063 | \$1.976 | \$1.087 |
| \$20,800 | \$3.162 | \$1.976 | \$1.186 |
| \$21,450 | \$3.260 | \$1.976 | \$1.284 |
| \$22,100 | \$3.359 | \$1.976 | \$1.383 |
| \$22,750 | \$3.458 | \$1.976 | \$1.482 |
| \$23,400 | \$3.557 | \$1.976 | \$1.581 |
| \$24,050 | \$3.656 | \$1.976 | \$1.680 |
| \$24,700 | \$3.754 | \$1.976 | \$1.778 |
| \$25,350 | \$3.853 | \$1.976 | \$1.877 |
| \$26,000 | \$3.952 | \$1.976 | \$1.976 |
| \$26,650 | \$4.051 | \$1.976 | \$2.075 |
| \$27,300 | \$4.150 | \$1.976 | \$2.174 |
| \$27,950 | \$4.248 | \$1.976 | \$2.272 |
| \$28,600 | \$4.347 | \$1.976 | \$2.371 |
| \$29,250 | \$4.446 | \$1.976 | \$2.470 |
| \$29,900 | \$4.545 | \$1.976 | \$2.569 |
| \$30,550 | \$4.644 | \$1.976 | \$2.668 |
| \$31,200 | \$4.742 | \$1.976 | \$2.766 |
| \$31,850 | \$4.841 | \$1.976 | \$2.865 |
| \$32,500 | \$4.940 | \$1.976 | \$2.964 |

BASIC AD\&D
EMPLOYEE AGES 65-69 WITHOUT PERMAPLAN EMPLOYEE AGES 65-69 WITH PERMAPLAN 65\% OF SCHEDULED AMOUNT

| Monthly Premium Rate Per \$1000 of Benefit: |  |  | \$0.019 |
| :---: | :---: | :---: | :---: |
| Level of Coverage | Total Premium | State Pays | Employee Pays |
| \$6,500 | \$0.124 | \$0.124 | - |
| \$7,800 | \$0.148 | \$0.148 | - |
| \$9,100 | \$0.173 | \$0.173 | - |
| \$10,400 | \$0.198 | \$0.198 | - |
| \$11,700 | \$0.222 | \$0.222 | - |
| \$13,000 | \$0.247 | \$0.247 | - |
| \$14,300 | \$0.272 | \$0.272 | - |
| \$15,600 | \$0.296 | \$0.296 | - |
| \$16,900 | \$0.321 | \$0.321 | - |
| \$18,200 | \$0.346 | \$0.346 | - |
| \$19,500 | \$0.371 | \$0.371 | - |
| \$20,800 | \$0.395 | \$0.395 | - |
| \$22,100 | \$0.420 | \$0.420 | - |
| \$23,400 | \$0.445 | \$0.445 | - |
| \$24,700 | \$0.469 | \$0.469 | - |
| \$26,000 | \$0.494 | \$0.494 | - |
| \$27,300 | \$0.519 | \$0.494 | \$0.025 |
| \$28,600 | \$0.543 | \$0.494 | \$0.049 |
| \$29,900 | \$0.568 | \$0.494 | \$0.074 |
| \$31,200 | \$0.593 | \$0.494 | \$0.099 |
| \$32,500 | \$0.618 | \$0.494 | \$0.124 |
| \$33,800 | \$0.642 | \$0.494 | \$0.148 |
| \$35,100 | \$0.667 | \$0.494 | \$0.173 |
| \$36,400 | \$0.692 | \$0.494 | \$0.198 |
| \$37,700 | \$0.716 | \$0.494 | \$0.222 |
| \$39,000 | \$0.741 | \$0.494 | \$0.247 |
| \$40,300 | \$0.766 | \$0.494 | \$0.272 |
| \$41,600 | \$0.790 | \$0.494 | \$0.296 |
| \$42,900 | \$0.815 | \$0.494 | \$0.321 |
| \$44,200 | \$0.840 | \$0.494 | \$0.346 |
| \$45,500 | \$0.865 | \$0.494 | \$0.371 |
| \$46,800 | \$0.889 | \$0.494 | \$0.395 |
| \$48,100 | \$0.914 | \$0.494 | \$0.420 |
| \$49,400 | \$0.939 | \$0.494 | \$0.445 |
| \$50,700 | \$0.963 | \$0.494 | \$0.469 |
| \$52,000 | \$0.988 | \$0.494 | \$0.494 |
| \$53,300 | \$1.013 | \$0.494 | \$0.519 |
| \$54,600 | \$1.037 | \$0.494 | \$0.543 |
| \$55,900 | \$1.062 | \$0.494 | \$0.568 |
| \$57,200 | \$1.087 | \$0.494 | \$0.593 |
| \$58,500 | \$1.112 | \$0.494 | \$0.618 |
| \$59,800 | \$1.136 | \$0.494 | \$0.642 |
| \$61,100 | \$1.161 | \$0.494 | \$0.667 |
| \$62,400 | \$1.186 | \$0.494 | \$0.692 |
| \$63,700 | \$1.210 | \$0.494 | \$0.716 |
| \$65,000 | \$1.235 | \$0.494 | \$0.741 |


| BASIC TERM LIFE <br> EMPLOYEE AGES 70-74 WITHOUT PERMAPLAN 45\% OF SCHEDULED AMOUNT |  |  |  |
| :---: | :---: | :---: | :---: |
| Monthly Premium Rate Per \$1000 of Benefit: |  |  | \$0.152 |
| Level of Coverage | Total Premium | State Pays | Employee Pays |
| \$2,250 | \$0.342 | \$0.342 | - |
| \$2,700 | \$0.410 | \$0.410 | - |
| \$3,150 | \$0.479 | \$0.479 | - |
| \$3,600 | \$0.547 | \$0.547 | - |
| \$4,050 | \$0.616 | \$0.616 | - |
| \$4,500 | \$0.684 | \$0.684 | - |
| \$4,950 | \$0.752 | \$0.752 | - |
| \$5,400 | \$0.821 | \$0.821 | - |
| \$5,850 | \$0.889 | \$0.889 | - |
| \$6,300 | \$0.958 | \$0.958 | - |
| \$6,750 | \$1.026 | \$1.026 | - |
| \$7,200 | \$1.094 | \$1.094 | - |
| \$7,650 | \$1.163 | \$1.163 | - |
| \$8,100 | \$1.231 | \$1.231 | - |
| \$8,550 | \$1.300 | \$1.300 | - |
| \$9,000 | \$1.368 | \$1.368 | - |
| \$9,450 | \$1.436 | \$1.368 | \$0.068 |
| \$9,900 | \$1.505 | \$1.368 | \$0.137 |
| \$10,350 | \$1.573 | \$1.368 | \$0.205 |
| \$10,800 | \$1.642 | \$1.368 | \$0.274 |
| \$11,250 | \$1.710 | \$1.368 | \$0.342 |
| \$11,700 | \$1.778 | \$1.368 | \$0.410 |
| \$12,150 | \$1.847 | \$1.368 | \$0.479 |
| \$12,600 | \$1.915 | \$1.368 | \$0.547 |
| \$13,050 | \$1.984 | \$1.368 | \$0.616 |
| \$13,500 | \$2.052 | \$1.368 | \$0.684 |
| \$13,950 | \$2.120 | \$1.368 | \$0.752 |
| \$14,400 | \$2.189 | \$1.368 | \$0.821 |
| \$14,850 | \$2.257 | \$1.368 | \$0.889 |
| \$15,300 | \$2.326 | \$1.368 | \$0.958 |
| \$15,750 | \$2.394 | \$1.368 | \$1.026 |
| \$16,200 | \$2.462 | \$1.368 | \$1.094 |
| \$16,650 | \$2.531 | \$1.368 | \$1.163 |
| \$17,100 | \$2.599 | \$1.368 | \$1.231 |
| \$17,550 | \$2.668 | \$1.368 | \$1.300 |
| \$18,000 | \$2.736 | \$1.368 | \$1.368 |
| \$18,450 | \$2.804 | \$1.368 | \$1.436 |
| \$18,900 | \$2.873 | \$1.368 | \$1.505 |
| \$19,350 | \$2.941 | \$1.368 | \$1.573 |
| \$19,800 | \$3.010 | \$1.368 | \$1.642 |
| \$20,250 | \$3.078 | \$1.368 | \$1.710 |
| \$20,700 | \$3.146 | \$1.368 | \$1.778 |
| \$21,150 | \$3.215 | \$1.368 | \$1.847 |
| \$21,600 | \$3.283 | \$1.368 | \$1.915 |
| \$22,050 | \$3.352 | \$1.368 | \$1.984 |
| \$22,500 | \$3.420 | \$1.368 | \$2.052 |

## BASIC AD\&D <br> EMPLOYEE AGES 70-74 WITHOUT PERMAPLAN 45\% OF SCHEDULED AMOUNT

| Monthly Premium Rate Per \$1000 of Benefit: |  |  | \$0.019 |
| :---: | :---: | :---: | :---: |
| Level of Coverage | Total Premium | State Pays | Employee Pays |
| \$4,500 | \$0.086 | \$0.086 | - |
| \$5,400 | \$0.103 | \$0.103 | - |
| \$6,300 | \$0.120 | \$0.120 | - |
| \$7,200 | \$0.137 | \$0.137 | - |
| \$8,100 | \$0.154 | \$0.154 | - |
| \$9,000 | \$0.171 | \$0.171 | - |
| \$9,900 | \$0.188 | \$0.188 | - |
| \$10,800 | \$0.205 | \$0.205 | - |
| \$11,700 | \$0.222 | \$0.222 | - |
| \$12,600 | \$0.239 | \$0.239 | - |
| \$13,500 | \$0.257 | \$0.257 | - |
| \$14,400 | \$0.274 | \$0.274 | - |
| \$15,300 | \$0.291 | \$0.291 | - |
| \$16,200 | \$0.308 | \$0.308 | - |
| \$17,100 | \$0.325 | \$0.325 | - |
| \$18,000 | \$0.342 | \$0.342 | - |
| \$18,900 | \$0.359 | \$0.342 | \$0.017 |
| \$19,800 | \$0.376 | \$0.342 | \$0.034 |
| \$20,700 | \$0.393 | \$0.342 | \$0.051 |
| \$21,600 | \$0.410 | \$0.342 | \$0.068 |
| \$22,500 | \$0.428 | \$0.342 | \$0.086 |
| \$23,400 | \$0.445 | \$0.342 | \$0.103 |
| \$24,300 | \$0.462 | \$0.342 | \$0.120 |
| \$25,200 | \$0.479 | \$0.342 | \$0.137 |
| \$26,100 | \$0.496 | \$0.342 | \$0.154 |
| \$27,000 | \$0.513 | \$0.342 | \$0.171 |
| \$27,900 | \$0.530 | \$0.342 | \$0.188 |
| \$28,800 | \$0.547 | \$0.342 | \$0.205 |
| \$29,700 | \$0.564 | \$0.342 | \$0.222 |
| \$30,600 | \$0.581 | \$0.342 | \$0.239 |
| \$31,500 | \$0.599 | \$0.342 | \$0.257 |
| \$32,400 | \$0.616 | \$0.342 | \$0.274 |
| \$33,300 | \$0.633 | \$0.342 | \$0.291 |
| \$34,200 | \$0.650 | \$0.342 | \$0.308 |
| \$35,100 | \$0.667 | \$0.342 | \$0.325 |
| \$36,000 | \$0.684 | \$0.342 | \$0.342 |
| \$36,900 | \$0.701 | \$0.342 | \$0.359 |
| \$37,800 | \$0.718 | \$0.342 | \$0.376 |
| \$38,700 | \$0.735 | \$0.342 | \$0.393 |
| \$39,600 | \$0.752 | \$0.342 | \$0.410 |
| \$40,500 | \$0.770 | \$0.342 | \$0.428 |
| \$41,400 | \$0.787 | \$0.342 | \$0.445 |
| \$42,300 | \$0.804 | \$0.342 | \$0.462 |
| \$43,200 | \$0.821 | \$0.342 | \$0.479 |
| \$44,100 | \$0.838 | \$0.342 | \$0.496 |
| \$45,000 | \$0.855 | \$0.342 | \$0.513 |


| BASIC TERM LIFE <br> EMPLOYEE AGES 75+ WITHOUT PERMAPLAN 30\% OF SCHEDULED AMOUNT |  |  |  |
| :---: | :---: | :---: | :---: |
| Monthly Premium Rate Per \$1000 of Benefit: |  |  | \$0.152 |
| Level of Coverage | Total Premium | State Pays | Employee Pays |
| \$1,500 | \$0.228 | \$0.228 | - |
| \$1,800 | \$0.274 | \$0.274 | - |
| \$2,100 | \$0.319 | \$0.319 | - |
| \$2,400 | \$0.365 | \$0.365 | - |
| \$2,700 | \$0.410 | \$0.410 | - |
| \$3,000 | \$0.456 | \$0.456 | - |
| \$3,300 | \$0.502 | \$0.502 | - |
| \$3,600 | \$0.547 | \$0.547 | - |
| \$3,900 | \$0.593 | \$0.593 | - |
| \$4,200 | \$0.638 | \$0.638 | - |
| \$4,500 | \$0.684 | \$0.684 | - |
| \$4,800 | \$0.730 | \$0.730 | - |
| \$5,100 | \$0.775 | \$0.775 | - |
| \$5,400 | \$0.821 | \$0.821 | - |
| \$5,700 | \$0.866 | \$0.866 | - |
| \$6,000 | \$0.912 | \$0.912 | - |
| \$6,300 | \$0.958 | \$0.912 | \$0.046 |
| \$6,600 | \$1.003 | \$0.912 | \$0.091 |
| \$6,900 | \$1.049 | \$0.912 | \$0.137 |
| \$7,200 | \$1.094 | \$0.912 | \$0.182 |
| \$7,500 | \$1.140 | \$0.912 | \$0.228 |
| \$7,800 | \$1.186 | \$0.912 | \$0.274 |
| \$8,100 | \$1.231 | \$0.912 | \$0.319 |
| \$8,400 | \$1.277 | \$0.912 | \$0.365 |
| \$8,700 | \$1.322 | \$0.912 | \$0.410 |
| \$9,000 | \$1.368 | \$0.912 | \$0.456 |
| \$9,300 | \$1.414 | \$0.912 | \$0.502 |
| \$9,600 | \$1.459 | \$0.912 | \$0.547 |
| \$9,900 | \$1.505 | \$0.912 | \$0.593 |
| \$10,200 | \$1.550 | \$0.912 | \$0.638 |
| \$10,500 | \$1.596 | \$0.912 | \$0.684 |
| \$10,800 | \$1.642 | \$0.912 | \$0.730 |
| \$11,100 | \$1.687 | \$0.912 | \$0.775 |
| \$11,400 | \$1.733 | \$0.912 | \$0.821 |
| \$11,700 | \$1.778 | \$0.912 | \$0.866 |
| \$12,000 | \$1.824 | \$0.912 | \$0.912 |
| \$12,300 | \$1.870 | \$0.912 | \$0.958 |
| \$12,600 | \$1.915 | \$0.912 | \$1.003 |
| \$12,900 | \$1.961 | \$0.912 | \$1.049 |
| \$13,200 | \$2.006 | \$0.912 | \$1.094 |
| \$13,500 | \$2.052 | \$0.912 | \$1.140 |
| \$13,800 | \$2.098 | \$0.912 | \$1.186 |
| \$14,100 | \$2.143 | \$0.912 | \$1.231 |
| \$14,400 | \$2.189 | \$0.912 | \$1.277 |
| \$14,700 | \$2.234 | \$0.912 | \$1.322 |
| \$15,000 | \$2.280 | \$0.912 | \$1.368 |

BASIC AD\&D
EMPLOYEE AGES 75+ WITHOUT PERMAPLAN 30\% OF SCHEDULED AMOUNT

| Monthly Premium Rate Per \$1000 of Benefit: |  |  | \$0.019 |
| :---: | :---: | :---: | :---: |
| Level of Coverage | Total Premium | State Pays | Employee Pays |
| \$3,000 | \$0.057 | \$0.057 | - |
| \$3,600 | \$0.068 | \$0.068 | - |
| \$4,200 | \$0.080 | \$0.080 | - |
| \$4,800 | \$0.091 | \$0.091 | - |
| \$5,400 | \$0.103 | \$0.103 | - |
| \$6,000 | \$0.114 | \$0.114 | - |
| \$6,600 | \$0.125 | \$0.125 | - |
| \$7,200 | \$0.137 | \$0.137 | - |
| \$7,800 | \$0.148 | \$0.148 | - |
| \$8,400 | \$0.160 | \$0.160 | - |
| \$9,000 | \$0.171 | \$0.171 | - |
| \$9,600 | \$0.182 | \$0.182 | - |
| \$10,200 | \$0.194 | \$0.194 | - |
| \$10,800 | \$0.205 | \$0.205 | - |
| \$11,400 | \$0.217 | \$0.217 | - |
| \$12,000 | \$0.228 | \$0.228 | - |
| \$12,600 | \$0.239 | \$0.228 | \$0.011 |
| \$13,200 | \$0.251 | \$0.228 | \$0.023 |
| \$13,800 | \$0.262 | \$0.228 | \$0.034 |
| \$14,400 | \$0.274 | \$0.228 | \$0.046 |
| \$15,000 | \$0.285 | \$0.228 | \$0.057 |
| \$15,600 | \$0.296 | \$0.228 | \$0.068 |
| \$16,200 | \$0.308 | \$0.228 | \$0.080 |
| \$16,800 | \$0.319 | \$0.228 | \$0.091 |
| \$17,400 | \$0.331 | \$0.228 | \$0.103 |
| \$18,000 | \$0.342 | \$0.228 | \$0.114 |
| \$18,600 | \$0.353 | \$0.228 | \$0.125 |
| \$19,200 | \$0.365 | \$0.228 | \$0.137 |
| \$19,800 | \$0.376 | \$0.228 | \$0.148 |
| \$20,400 | \$0.388 | \$0.228 | \$0.160 |
| \$21,000 | \$0.399 | \$0.228 | \$0.171 |
| \$21,600 | \$0.410 | \$0.228 | \$0.182 |
| \$22,200 | \$0.422 | \$0.228 | \$0.194 |
| \$22,800 | \$0.433 | \$0.228 | \$0.205 |
| \$23,400 | \$0.445 | \$0.228 | \$0.217 |
| \$24,000 | \$0.456 | \$0.228 | \$0.228 |
| \$24,600 | \$0.467 | \$0.228 | \$0.239 |
| \$25,200 | \$0.479 | \$0.228 | \$0.251 |
| \$25,800 | \$0.490 | \$0.228 | \$0.262 |
| \$26,400 | \$0.502 | \$0.228 | \$0.274 |
| \$27,000 | \$0.513 | \$0.228 | \$0.285 |
| \$27,600 | \$0.524 | \$0.228 | \$0.296 |
| \$28,200 | \$0.536 | \$0.228 | \$0.308 |
| \$28,800 | \$0.547 | \$0.228 | \$0.319 |
| \$29,400 | \$0.559 | \$0.228 | \$0.331 |
| \$30,000 | \$0.570 | \$0.228 | \$0.342 |

