

2021 Group Insurance Plan Premium Rates

EMPLOYEE BASIC TERM/AD&D LIFE INSURANCE						
SCHEDULE	EMPLOYEE	EMPLOYER			TOTAL	
01AU	0.00		3.96		3.96	
01AX	0.00		2.57		2.57	
01AP	0.00		2.57		2.57	
01AZ	0.00		1.78		1.78	
01AJ	0.00		1.19		1.19	
01BU	1.20		3.96		5.16	
01BX	1.09		2.57		3.66	
01BP	1.09		2.57		3.66	
01BZ	1.03		1.78		2.81	
01BJ	0.98		1.19		2.17	
01DU	0.41		3.96		4.37	
01DX	0.37		2.57		2.94	
01DP	0.37		2.57		2.94	
01DZ	0.35		1.78		2.13	
01DJ	0.33		1.19		1.52	
01CU	0.90		3.96		4.86	
01CX	0.79		2.57		3.36	
01CP	0.79		2.57		3.36	
01CZ	0.72		1.78		2.50	
01CJ	0.68		1.19		1.87	
02AU	0.40		3.96		4.36	
02AX	0.26		2.57		2.83	
02AP	0.26		2.57		2.83	
02AZ	0.18		1.78		1.96	
02AJ	0.12		1.19		1.31	
02BU	1.62		3.96		5.58	
02BX	1.37		2.57		3.94	
02BP	1.37		2.57		3.94	
02BZ	1.22		1.78		3.00	
02BJ	1.11		1.19		2.30	
02DU	0.80		3.96		4.76	
02DX	0.63		2.57		3.20	
02DP	0.63		2.57		3.20	
02DZ	0.53		1.78		2.31	
02DJ	0.45		1.19		1.64	
02CU	1.32		3.96		5.28	
02CX	1.06		2.57		3.63	
02CP	1.06		2.57		3.63	
02CZ	0.92		1.78		2.70	
02CJ	0.80		1.19		1.99	

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EMPLOYEE BASIC TERM/AD&D LIFE INSURANCE						
SCHEDULE	EMPLOYEE		EMPLOYER		TOTAL	
03AU	0.99		3.96		4.95	
03AX	0.65		2.57		3.22	
03AP	0.65		2.57		3.22	
03AZ	0.45		1.78		2.23	
03AJ	0.30		1.19		1.49	
03BU	2.27		3.96		6.23	
03BX	1.79		2.57		4.36	
03BP	1.79		2.57		4.36	
03BZ	1.51		1.78		3.29	
03BJ	1.30		1.19		2.49	
03DU	1.42		3.96		5.38	
03DX	1.04		2.57		3.61	
03DP	1.04		2.57		3.61	
03DZ	0.81		1.78		2.59	
03DJ	0.64		1.19		1.83	
03CU	1.96		3.96		5.92	
03CX	1.49		2.57		4.06	
03CP	1.49		2.57		4.06	
03CZ	1.21		1.78		2.99	
03CJ	1.00		1.19		2.19	
04AU	1.98		3.96		5.94	
04AX	1.29		2.57		3.86	
04AP	1.29		2.57		3.86	
04AZ	0.89		1.78		2.67	
04AJ	0.59		1.19		1.78	
04BU	3.32		3.96		7.28	
04BX	2.48		2.57		5.05	
04BP	2.48		2.57		5.05	
04BZ	1.98		1.78		3.76	
04BJ	1.62		1.19		2.81	
04DU	2.41		3.96		6.37	
04DX	1.68		2.57		4.25	
04DP	1.68		2.57		4.25	
04DZ	1.25		1.78		3.03	
04DJ	0.93		1.19		2.12	
04CU	3.03		3.96		6.99	
04CX	2.18		2.57		4.75	
04CP	2.18		2.57		4.75	
04CZ	1.69		1.78		3.47	
04CJ	1.32		1.19		2.51	
05AU	2.67		3.96		6.63	

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EMPLOYEE BASIC TERM/AD&D LIFE INSURANCE						
SCHEDULE	EMPLOYEE		EMPLOYER		TOTAL	
05AX	1.74		2.57		4.31	
05AP	1.74		2.57		4.31	
05AZ	1.20		1.78		2.98	
05AJ	0.80		1.19		1.99	
05BU	4.07		3.96		8.03	
05BX	2.97		2.57		5.54	
05BP	2.97		2.57		5.54	
05BZ	2.32		1.78		4.10	
05BJ	1.84		1.19		3.03	
05DU	3.13		3.96		7.09	
05DX	2.14		2.57		4.71	
05DP	2.14		2.57		4.71	
05DZ	1.58		1.78		3.36	
05DJ	1.15		1.19		2.34	
05CU	3.78		3.96		7.74	
05CX	2.66		2.57		5.23	
05CP	2.66		2.57		5.23	
05CZ	2.02		1.78		3.80	
05CJ	1.54		1.19		2.73	
06AU	3.37		3.96		7.33	
06AX	2.19		2.57		4.76	
06AP	2.19		2.57		4.76	
06AZ	1.52		1.78		3.30	
06AJ	1.01		1.19		2.20	
06BU	4.83		3.96		8.79	
06BX	3.45		2.57		6.02	
06BP	3.45		2.57		6.02	
06BZ	2.66		1.78		4.44	
06BJ	2.07		1.19		3.26	
06DU	3.85		3.96		7.81	
06DX	2.61		2.57		5.18	
06DP	2.61		2.57		5.18	
06DZ	1.90		1.78		3.68	
06DJ	1.37		1.19		2.56	
06CU	4.52		3.96		8.48	
06CX	3.15		2.57		5.72	
06CP	3.15		2.57		5.72	
06CZ	2.36		1.78		4.14	
06CJ	1.77		1.19		2.96	
07AU	4.06		3.96		8.02	
07AX	2.64		2.57		5.21	

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EMPLOYEE BASIC TERM/AD&D LIFE INSURANCE						
SCHEDULE	EMPLOYEE		EMPLOYER		TOTAL	
07AP	2.64		2.57		5.21	
07AZ	1.83		1.78		3.61	
07AJ	1.22		1.19		2.41	
07BU	5.57		3.96		9.53	
07BX	3.94		2.57		6.51	
07BP	3.94		2.57		6.51	
07BZ	3.00		1.78		4.78	
07BJ	2.29		1.19		3.48	
07DU	4.57		3.96		8.53	
07DX	3.08		2.57		5.65	
07DP	3.08		2.57		5.65	
07DZ	2.23		1.78		4.01	
07DJ	1.58		1.19		2.77	
07CU	5.28		3.96		9.24	
07CX	3.64		2.57		6.21	
07CP	3.64		2.57		6.21	
07CZ	2.70		1.78		4.48	
07CJ	1.99		1.19		3.18	
08AU	4.75		3.96		8.71	
08AX	3.09		2.57		5.66	
08AP	3.09		2.57		5.66	
08AZ	2.14		1.78		3.92	
08AJ	1.42		1.19		2.61	
08BU	6.33		3.96		10.29	
08BX	4.42		2.57		6.99	
08BP	4.42		2.57		6.99	
08BZ	3.34		1.78		5.12	
08BJ	2.51		1.19		3.70	
08DU	5.29		3.96		9.25	
08DX	3.55		2.57		6.12	
08DP	3.55		2.57		6.12	
08DZ	2.55		1.78		4.33	
08DJ	1.80		1.19		2.99	
08CU	6.03		3.96		9.99	
08CX	4.12		2.57		6.69	
08CP	4.12		2.57		6.69	
08CZ	3.03		1.78		4.81	
08CJ	2.21		1.19		3.40	
09AU	5.45		3.96		9.41	
09AX	3.54		2.57		6.11	
09AP	3.54		2.57		6.11	

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EMPLOYEE BASIC TERM/AD&D LIFE INSURANCE						
SCHEDULE	EMPLOYEE		EMPLOYER		TOTAL	
09AZ	2.45		1.78		4.23	
09AJ	1.63		1.19		2.82	
09BU	7.06		3.96		11.02	
09BX	4.91		2.57		7.48	
09BP	4.91		2.57		7.48	
09BZ	3.66		1.78		5.44	
09BJ	2.74		1.19		3.93	
09DU	5.98		3.96		9.94	
09DX	4.00		2.57		6.57	
09DP	4.00		2.57		6.57	
09DZ	2.86		1.78		4.64	
09DJ	2.00		1.19		3.19	
09CU	6.77		3.96		10.73	
09CX	4.61		2.57		7.18	
09CP	4.61		2.57		7.18	
09CZ	3.37		1.78		5.15	
09CJ	2.44		1.19		3.63	
10AU	5.94		3.96		9.90	
10AX	3.87		2.57		6.44	
10AP	3.87		2.57		6.44	
10AZ	2.68		1.78		4.46	
10AJ	1.78		1.19		2.97	
10BU	7.61		3.96		11.57	
10BX	5.26		2.57		7.83	
10BP	5.26		2.57		7.83	
10BZ	3.92		1.78		5.70	
10BJ	2.90		1.19		4.09	
10DU	6.50		3.96		10.46	
10DX	4.34		2.57		6.91	
10DP	4.34		2.57		6.91	
10DZ	3.10		1.78		4.88	
10DJ	2.16		1.19		3.35	
10CU	7.30		3.96		11.26	
10CX	4.96		2.57		7.53	
10CP	4.96		2.57		7.53	
10CZ	3.62		1.78		5.40	
10CJ	2.60		1.19		3.79	

2021 GROUP INSURANCE PLAN PREMIUM RATES

A = Employee Only		EMPLOYEE BASIC TERM/AD&D INSURANCE RATES EFFECTIVE 1/1/2019																			
B = Emp+Spouse+Child(ren)		UNDER 65		65 -69						65 & OVER WITH PERMAPLAN				70 -74 W/O PERMAPLAN				75 & OVER W/O PERMAPLAN			
D = Emp+Child(ren)																					
C = Emp+Spouse																					
	SALARY	AU	BU	DU	CU	AX	BX	DX	CX	AP	BP	DP	CP	AZ	BZ	DZ	CZ	AJ	BJ	DJ	CJ
01	LESS THAN 15,000	0.00 20,000	1.20	0.41	0.90	0.00 13,000	1.09	0.37	0.79	0.00 13,000	1.09	0.37	0.79	0.00 9,000	1.03	0.35	0.72	0.00 6,000	0.98	0.33	0.68
02	15,000 TO 17,499	0.40 22,000	1.62	0.80	1.32	0.26 14,300	1.37	0.63	1.06	0.26 14,300	1.37	0.63	1.06	0.18 9,900	1.22	0.53	0.92	0.12 6,600	1.11	0.45	0.80
03	17,500 TO 19,999	0.99 25,000	2.27	1.42	1.96	0.65 16,250	1.79	1.04	1.49	0.65 16,250	1.79	1.04	1.49	0.45 11,250	1.51	0.81	1.21	0.30 7,500	1.30	0.64	1.00
04	20,000 TO 22,499	1.98 30,000	3.32	2.41	3.03	1.29 19,500	2.48	1.68	2.18	1.29 19,500	2.48	1.68	2.18	0.89 13,500	1.98	1.25	1.69	0.59 9,000	1.62	0.93	1.32
05	22,500 TO 24,999	2.67 33,500	4.07	3.13	3.78	1.74 21,775	2.97	2.14	2.66	1.74 21,775	2.97	2.14	2.66	1.20 15,075	2.32	1.58	2.02	0.80 10,050	1.84	1.15	1.54
06	25,000 TO 27,499	3.37 37,000	4.83	3.85	4.52	2.19 24,050	3.45	2.61	3.15	2.19 24,050	3.45	2.61	3.15	1.52 16,650	2.66	1.90	2.36	1.01 11,100	2.07	1.37	1.77
07	27,500 TO 29,999	4.06 40,500	5.57	4.57	5.28	2.64 26,325	3.94	3.08	3.64	2.64 26,325	3.94	3.08	3.64	1.83 18,225	3.00	2.23	2.70	1.22 12,150	2.29	1.58	1.99
08	30,000 TO 32,499	4.75 44,000	6.33	5.29	6.03	3.09 28,600	4.42	3.55	4.12	3.09 28,600	4.42	3.55	4.12	2.14 19,800	3.34	2.55	3.03	1.42 13,200	2.51	1.80	2.21
09	32,500 TO 34,999	5.45 47,500	7.06	5.98	6.77	3.54 30,875	4.91	4.00	4.61	3.54 30,875	4.91	4.00	4.61	2.45 21,375	3.66	2.86	3.37	1.63 14,250	2.74	2.00	2.44
10	35,000 AND OVER	5.94 50,000	7.61	6.5	7.30	3.87 32,500	5.26	4.34	4.96	3.87 32,500	5.26	4.34	4.96	2.68 22,500	3.92	3.1	3.62	1.78 15,000	2.90	2.16	2.60