

Premium Worksheet



Rates and/or benefits may be changed on a class basis. Rates are based on the employee's age and increase as you enter each new age category.

VOLUNTARY LONG TERM DISABILITY INSURANCE												
Bi-weekly Premium Amount (Cost per Pay Period – 26/Year)												
Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rates	\$0.1371	\$0.2769	\$0.4897	\$0.6660	\$0.9152	\$1.1243	\$1.3398	\$1.4765	\$1.5503	\$1.6278	\$1.6278	\$1.6278

To calculate your bi-weekly premium amount, use the following formula.

$$\frac{\text{Your Annual Earnings}}{\div 12} = \text{Your Monthly Earnings} \quad \div 100 = \text{Rate} \quad \times \text{Rate} = \text{Premium Amount}$$

Maximum = \$100,000

5962e NS 07/21. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE													
Bi-weekly Premium Amount (Cost per Pay Period – 26/Year)													
Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$10,000	\$0.29	\$0.39	\$0.40	\$0.53	\$0.78	\$1.23	\$1.75	\$2.48	\$2.82	\$3.55	\$8.72	\$18.37	\$18.37
\$20,000	\$0.58	\$0.78	\$0.79	\$1.06	\$1.55	\$2.46	\$3.51	\$4.97	\$5.64	\$7.10	\$17.45	\$36.75	\$36.75
\$30,000	\$0.87	\$1.18	\$1.19	\$1.59	\$2.33	\$3.70	\$5.26	\$7.45	\$8.46	\$10.65	\$26.17	\$55.12	\$55.12
\$40,000	\$1.16	\$1.57	\$1.59	\$2.12	\$3.10	\$4.93	\$7.02	\$9.93	\$11.28	\$14.20	\$34.89	\$73.50	\$73.50
\$50,000	\$1.45	\$1.96	\$1.98	\$2.65	\$3.88	\$6.16	\$8.77	\$12.42	\$14.10	\$17.75	\$43.62	\$91.87	\$91.87
\$60,000	\$1.74	\$2.35	\$2.38	\$3.18	\$4.65	\$7.39	\$10.52	\$14.90	\$16.92	\$21.30	\$52.34	\$110.24	\$110.24
\$70,000	\$2.04	\$2.75	\$2.78	\$3.72	\$5.43	\$8.63	\$12.28	\$17.38	\$19.74	\$24.84	\$61.06	\$128.62	\$128.62
\$80,000	\$2.33	\$3.14	\$3.18	\$4.25	\$6.20	\$9.86	\$14.03	\$19.86	\$22.56	\$28.39	\$69.78	\$146.99	\$146.99
\$90,000	\$2.62	\$3.53	\$3.57	\$4.78	\$6.98	\$11.09	\$15.78	\$22.35	\$25.38	\$31.94	\$78.51	\$165.36	\$165.36
\$100,000	\$2.91	\$3.92	\$3.97	\$5.31	\$7.75	\$12.32	\$17.54	\$24.83	\$28.20	\$35.49	\$87.23	\$183.74	\$183.74
\$110,000	\$3.20	\$4.32	\$4.37	\$5.84	\$8.53	\$13.56	\$19.29	\$27.31	\$31.02	\$39.04	\$95.95	\$202.11	\$202.11
\$120,000	\$3.49	\$4.71	\$4.76	\$6.37	\$9.30	\$14.79	\$21.05	\$29.80	\$33.84	\$42.59	\$104.68	\$220.49	\$220.49
\$130,000	\$3.78	\$5.10	\$5.16	\$6.90	\$10.08	\$16.02	\$22.80	\$32.28	\$36.66	\$46.14	\$113.40	\$238.86	\$238.86
\$140,000	\$4.07	\$5.49	\$5.56	\$7.43	\$10.86	\$17.25	\$24.55	\$34.76	\$39.48	\$49.69	\$122.12	\$257.23	\$257.23
\$150,000	\$4.36	\$5.88	\$5.95	\$7.96	\$11.63	\$18.48	\$26.31	\$37.25	\$42.30	\$53.24	\$130.85	\$275.61	\$275.61
\$160,000	\$4.65	\$6.28	\$6.35	\$8.49	\$12.41	\$19.72	\$28.06	\$39.73	\$45.12	\$56.79	\$139.57	\$293.98	\$293.98
\$170,000	\$4.94	\$6.67	\$6.75	\$9.02	\$13.18	\$20.95	\$29.82	\$42.21	\$47.94	\$60.34	\$148.29	\$312.36	\$312.36
\$180,000	\$5.23	\$7.06	\$7.14	\$9.55	\$13.96	\$22.18	\$31.57	\$44.70	\$50.76	\$63.89	\$157.02	\$330.73	\$330.73
\$190,000	\$5.52	\$7.45	\$7.54	\$10.08	\$14.73	\$23.41	\$33.32	\$47.18	\$53.58	\$67.44	\$165.74	\$349.10	\$349.10
\$200,000	\$5.82	\$7.85	\$7.94	\$10.62	\$15.51	\$24.65	\$35.08	\$49.66	\$56.40	\$70.98	\$174.46	\$367.48	\$367.48
\$210,000	\$6.11	\$8.24	\$8.34	\$11.15	\$16.28	\$25.88	\$36.83	\$52.14	\$59.22	\$74.53	\$183.18	\$385.85	\$385.85
\$220,000	\$6.40	\$8.63	\$8.73	\$11.68	\$17.06	\$27.11	\$38.58	\$54.63	\$62.04	\$78.08	\$191.91	\$404.22	\$404.22
\$230,000	\$6.69	\$9.02	\$9.13	\$12.21	\$17.83	\$28.34	\$40.34	\$57.11	\$64.86	\$81.63	\$200.63	\$422.60	\$422.60
\$240,000	\$6.98	\$9.42	\$9.53	\$12.74	\$18.61	\$29.58	\$42.09	\$59.59	\$67.68	\$85.18	\$209.35	\$440.97	\$440.97
\$250,000	\$7.27	\$9.81	\$9.92	\$13.27	\$19.38	\$30.81	\$43.85	\$62.08	\$70.50	\$88.73	\$218.08	\$459.35	\$459.35
\$260,000	\$7.56	\$10.20	\$10.32	\$13.80	\$20.16	\$32.04	\$45.60	\$64.56	\$73.32	\$92.28	\$226.80	\$477.72	\$477.72
\$270,000	\$7.85	\$10.59	\$10.72	\$14.33	\$20.94	\$33.27	\$47.35	\$67.04	\$76.14	\$95.83	\$235.52	\$496.09	\$496.09
\$280,000	\$8.14	\$10.98	\$11.11	\$14.86	\$21.71	\$34.50	\$49.11	\$69.53	\$78.96	\$99.38	\$244.25	\$514.47	\$514.47
\$290,000	\$8.43	\$11.38	\$11.51	\$15.39	\$22.49	\$35.74	\$50.86	\$72.01	\$81.78	\$102.93	\$252.97	\$532.84	\$532.84
\$300,000	\$8.72	\$11.77	\$11.91	\$15.92	\$23.26	\$36.97	\$52.62	\$74.49	\$84.60	\$106.48	\$261.69	\$551.22	\$551.22

\$310,000	\$9.01	\$12.16	\$12.30	\$16.45	\$24.04	\$38.20	\$54.37	\$76.98	\$87.42	\$110.03	\$270.42	\$569.59	\$569.59
\$320,000	\$9.30	\$12.55	\$12.70	\$16.98	\$24.81	\$39.43	\$56.12	\$79.46	\$90.24	\$113.58	\$279.14	\$587.96	\$587.96
\$330,000	\$9.60	\$12.95	\$13.10	\$17.52	\$25.59	\$40.67	\$57.88	\$81.94	\$93.06	\$117.12	\$287.86	\$606.34	\$606.34
\$340,000	\$9.89	\$13.34	\$13.50	\$18.05	\$26.36	\$41.90	\$59.63	\$84.42	\$95.88	\$120.67	\$296.58	\$624.71	\$624.71
\$350,000	\$10.18	\$13.73	\$13.89	\$18.58	\$27.14	\$43.13	\$61.38	\$86.91	\$98.70	\$124.22	\$305.31	\$643.08	\$643.08
\$360,000	\$10.47	\$14.12	\$14.29	\$19.11	\$27.91	\$44.36	\$63.14	\$89.39	\$101.52	\$127.77	\$314.03	\$661.46	\$661.46
\$370,000	\$10.76	\$14.52	\$14.69	\$19.64	\$28.69	\$45.60	\$64.89	\$91.87	\$104.34	\$131.32	\$322.75	\$679.83	\$679.83
\$380,000	\$11.05	\$14.91	\$15.08	\$20.17	\$29.46	\$46.83	\$66.65	\$94.36	\$107.16	\$134.87	\$331.48	\$698.21	\$698.21
\$390,000	\$11.34	\$15.30	\$15.48	\$20.70	\$30.24	\$48.06	\$68.40	\$96.84	\$109.98	\$138.42	\$340.20	\$716.58	\$716.58
\$400,000	\$11.63	\$15.69	\$15.88	\$21.23	\$31.02	\$49.29	\$70.15	\$99.32	\$112.80	\$141.97	\$348.92	\$734.95	\$734.95
\$410,000	\$11.92	\$16.08	\$16.27	\$21.76	\$31.79	\$50.52	\$71.91	\$101.81	\$115.62	\$145.52	\$357.65	\$753.33	\$753.33
\$420,000	\$12.21	\$16.48	\$16.67	\$22.29	\$32.57	\$51.76	\$73.66	\$104.29	\$118.44	\$149.07	\$366.37	\$771.70	\$771.70
\$430,000	\$12.50	\$16.87	\$17.07	\$22.82	\$33.34	\$52.99	\$75.42	\$106.77	\$121.26	\$152.62	\$375.09	\$790.08	\$790.08
\$440,000	\$12.79	\$17.26	\$17.46	\$23.35	\$34.12	\$54.22	\$77.17	\$109.26	\$124.08	\$156.17	\$383.82	\$808.45	\$808.45
\$450,000	\$13.08	\$17.65	\$17.86	\$23.88	\$34.89	\$55.45	\$78.92	\$111.74	\$126.90	\$159.72	\$392.54	\$826.82	\$826.82
\$460,000	\$13.38	\$18.05	\$18.26	\$24.42	\$35.67	\$56.69	\$80.68	\$114.22	\$129.72	\$163.26	\$401.26	\$845.20	\$845.20
\$470,000	\$13.67	\$18.44	\$18.66	\$24.95	\$36.44	\$57.92	\$82.43	\$116.70	\$132.54	\$166.81	\$409.98	\$863.57	\$863.57
\$480,000	\$13.96	\$18.83	\$19.05	\$25.48	\$37.22	\$59.15	\$84.18	\$119.19	\$135.36	\$170.36	\$418.71	\$881.94	\$881.94
\$490,000	\$14.25	\$19.22	\$19.45	\$26.01	\$37.99	\$60.38	\$85.94	\$121.67	\$138.18	\$173.91	\$427.43	\$900.32	\$900.32
\$500,000	\$14.54	\$19.62	\$19.85	\$26.54	\$38.77	\$61.62	\$87.69	\$124.15	\$141.00	\$177.46	\$436.15	\$918.69	\$918.69

SPOUSE SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE
Bi-weekly Premium Amount (Cost per Pay Period – 26/Year)

Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$5,000	\$0.17	\$0.22	\$0.23	\$0.29	\$0.42	\$0.64	\$0.90	\$1.27	\$1.44	\$1.80	\$4.39	\$9.21	\$9.21
\$10,000	\$0.35	\$0.45	\$0.45	\$0.59	\$0.83	\$1.29	\$1.81	\$2.54	\$2.88	\$3.60	\$8.78	\$18.43	\$18.43
\$15,000	\$0.52	\$0.67	\$0.68	\$0.88	\$1.25	\$1.93	\$2.71	\$3.81	\$4.31	\$5.41	\$13.17	\$27.64	\$27.64
\$20,000	\$0.69	\$0.90	\$0.90	\$1.17	\$1.66	\$2.58	\$3.62	\$5.08	\$5.75	\$7.21	\$17.56	\$36.86	\$36.86
\$25,000	\$0.87	\$1.12	\$1.13	\$1.47	\$2.08	\$3.22	\$4.52	\$6.35	\$7.19	\$9.01	\$21.95	\$46.07	\$46.07
\$30,000	\$1.04	\$1.34	\$1.36	\$1.76	\$2.49	\$3.86	\$5.43	\$7.62	\$8.63	\$10.81	\$26.34	\$55.29	\$55.29
\$35,000	\$1.21	\$1.57	\$1.58	\$2.05	\$2.91	\$4.51	\$6.33	\$8.88	\$10.06	\$12.62	\$30.72	\$64.50	\$64.50
\$40,000	\$1.38	\$1.79	\$1.81	\$2.34	\$3.32	\$5.15	\$7.24	\$10.15	\$11.50	\$14.42	\$35.11	\$73.72	\$73.72
\$45,000	\$1.56	\$2.01	\$2.04	\$2.64	\$3.74	\$5.79	\$8.14	\$11.42	\$12.94	\$16.22	\$39.50	\$82.93	\$82.93
\$50,000	\$1.73	\$2.24	\$2.26	\$2.93	\$4.15	\$6.44	\$9.05	\$12.69	\$14.38	\$18.02	\$43.89	\$92.15	\$92.15
\$55,000	\$1.90	\$2.46	\$2.49	\$3.22	\$4.57	\$7.08	\$9.95	\$13.96	\$15.81	\$19.83	\$48.28	\$101.36	\$101.36
\$60,000	\$2.08	\$2.69	\$2.71	\$3.52	\$4.98	\$7.73	\$10.86	\$15.23	\$17.25	\$21.63	\$52.67	\$110.58	\$110.58
\$65,000	\$2.25	\$2.91	\$2.94	\$3.81	\$5.40	\$8.37	\$11.76	\$16.50	\$18.69	\$23.43	\$57.06	\$119.79	\$119.79
\$70,000	\$2.42	\$3.13	\$3.17	\$4.10	\$5.82	\$9.01	\$12.66	\$17.77	\$20.13	\$25.23	\$61.45	\$129.00	\$129.00
\$75,000	\$2.60	\$3.36	\$3.39	\$4.40	\$6.23	\$9.66	\$13.57	\$19.04	\$21.57	\$27.03	\$65.84	\$138.22	\$138.22
\$80,000	\$2.77	\$3.58	\$3.62	\$4.69	\$6.65	\$10.30	\$14.47	\$20.31	\$23.00	\$28.84	\$70.23	\$147.43	\$147.43
\$85,000	\$2.94	\$3.81	\$3.84	\$4.98	\$7.06	\$10.95	\$15.38	\$21.58	\$24.44	\$30.64	\$74.62	\$156.65	\$156.65
\$90,000	\$3.12	\$4.03	\$4.07	\$5.28	\$7.48	\$11.59	\$16.28	\$22.85	\$25.88	\$32.44	\$79.01	\$165.86	\$165.86
\$95,000	\$3.29	\$4.25	\$4.30	\$5.57	\$7.89	\$12.23	\$17.19	\$24.12	\$27.32	\$34.24	\$83.40	\$175.08	\$175.08
\$100,000	\$3.46	\$4.48	\$4.52	\$5.86	\$8.31	\$12.88	\$18.09	\$25.38	\$28.75	\$36.05	\$87.78	\$184.29	\$184.29

CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Bi-weekly Premium Amount (Cost per Pay Period – 26/Year)

Benefit Amount	Cost For All Children	Benefit Amount	Cost For All Children
\$5,000	\$0.43	\$10,000	\$0.86

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

The Buck's Got Your Back®

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