



The Standard
Optional Life Insurance Plans and Rates
2017-18 Plan Year
 (No change from 2016-17)



| Optional Employee Life Plans and Rates \$10,000 - \$500,000 Maximum Benefit | | |
|---|---|---|
| Age as of Each October 1st | Monthly Rate Per Each \$10,000 of Benefit | |
| | If employee HAS NOT used tobacco in the past 12 months | If employee HAS used tobacco in the past 12 months |
| Under 25 | \$0.400 | \$0.570 |
| 25 – 29 | \$0.450 | \$0.640 |
| 30 – 34 | \$0.500 | \$0.800 |
| 35 – 39 | \$0.700 | \$1.000 |
| 40 – 44 | \$1.000 | \$1.430 |
| 45 – 49 | \$1.500 | \$2.120 |
| 50 – 54 | \$2.300 | \$3.240 |
| 55 – 59 | \$4.300 | \$5.930 |
| 60 – 64 | \$6.600 | \$9.040 |
| 65 – 69 | \$12.700 | \$17.020 |
| 70 – 74 | \$14.800 | \$20.600 |
| 75+ | \$20.600 | \$26.400 |

| Optional Spouse Life Plans and Rates \$10,000 - \$500,000 Maximum Benefit | | |
|---|---|---|
| Age as of Each October 1st | Monthly Rate Per Each \$10,000 of Benefit | |
| | If spouse HAS NOT used tobacco in the past 12 months | If spouse HAS used tobacco in the past 12 months |
| Under 25 | \$0.520 | \$0.750 |
| 25 – 29 | \$0.620 | \$0.890 |
| 30 – 34 | \$0.830 | \$1.190 |
| 35 – 39 | \$0.940 | \$1.360 |
| 40 – 44 | \$1.150 | \$1.660 |
| 45 – 49 | \$1.780 | \$2.520 |
| 50 – 54 | \$2.620 | \$3.710 |
| 55 – 59 | \$4.720 | \$6.530 |
| 60 – 64 | \$7.130 | \$9.780 |
| 65 – 69 | \$13.630 | \$18.290 |
| 70 – 74 | \$16.340 | \$21.460 |
| 75+ | \$37.740 | \$48.380 |

| Optional Child Life Plan and Rate \$2,000 - \$10,000 Maximum Benefit | |
|--|---------|
| Monthly Rate for \$2,000 of Benefit | \$0.100 |