

**The Standard**  
**Optional Life Insurance Plans and Rates**  
**2018-19 Plan Year**



Optional Employee Life Plans and Rates				
Age as of Each October 1st	Monthly Rate Per Each \$10,000 of Benefit			
	12 Check Non-Tobacco Rates	12 Check Tobacco Rates	10 Check Non-Tobacco Rates	10 Check Tobacco Rates
Under 25	\$0.340	\$0.500	\$0.408	\$0.600
25 – 29	\$0.383	\$0.600	\$0.460	\$0.720
30 – 34	\$0.425	\$0.800	\$0.510	\$0.960
35 – 39	\$0.595	\$0.900	\$0.714	\$1.080
40 – 44	\$0.850	\$1.216	\$1.020	\$1.459
45 – 49	\$1.275	\$1.802	\$1.530	\$2.162
50 – 54	\$1.955	\$1.802	\$2.346	\$2.162
55 – 59	\$3.655	\$5.041	\$4.386	\$6.049
60 – 64	\$5.610	\$7.684	\$6.732	\$9.221
65 – 69	\$10.795	\$14.467	\$12.954	\$17.360
70 – 74	\$12.580	\$20.600	\$15.096	\$24.720
75+	\$17.510	\$22.440	\$21.012	\$26.928

Optional Spouse Life Plans and Rates				
Age as of Each October 1st	Monthly Rate Per Each \$10,000 of Benefit			
	12 Check Non-Tobacco Rates	12 Check Tobacco Rates	10 Check Non-Tobacco Rates	10 Check Tobacco Rates
Under 25	\$0.468	\$0.675	\$0.562	\$0.810
25 – 29	\$0.558	\$0.801	\$0.670	\$0.961
30 – 34	\$0.747	\$1.071	\$0.896	\$1.285
35 – 39	\$0.846	\$1.224	\$1.015	\$1.469
40 – 44	\$1.000	\$1.494	\$1.200	\$1.793
45 – 49	\$1.500	\$2.268	\$1.800	\$2.722
50 – 54	\$2.300	\$3.339	\$2.760	\$4.007
55 – 59	\$4.250	\$5.877	\$5.100	\$7.052
60 – 64	\$6.420	\$8.802	\$7.704	\$10.562
65 – 69	\$12.270	\$16.461	\$14.724	\$19.753
70 – 74	\$14.710	\$20.600	\$17.652	\$24.720
75+	\$20.600	\$43.542	\$24.720	\$52.250

Optional Child Life Plan and Rate	
12 Check Monthly Rate Per Each \$2,000 of Benefit	\$0.10
10 Check Monthly Rate Per Each \$2,000 of Benefit	\$0.12