

# Rates

**Employee** - Coverage and **monthly** cost for Employee Voluntary Life and AD&D.

Rates are effective as of January 1, 2026.

The chart below shows possible coverage amounts and their **monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Coverage amounts	Age and cost												
	<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	1.60	1.60	1.80	2.10	2.90	4.60	7.20	11.00	16.90	30.00	53.30	87.60	176.90
\$20,000	3.20	3.20	3.60	4.20	5.80	9.20	14.40	22.00	33.80	60.00	106.60	175.20	353.80
\$30,000	4.80	4.80	5.40	6.30	8.70	13.80	21.60	33.00	50.70	90.00	159.90	262.80	530.70
\$40,000	6.40	6.40	7.20	8.40	11.60	18.40	28.80	44.00	67.60	120.00	213.20	350.40	707.60
\$50,000	8.00	8.00	9.00	10.50	14.50	23.00	36.00	55.00	84.50	150.00	266.50	438.00	884.50
\$60,000	9.60	9.60	10.80	12.60	17.40	27.60	43.20	66.00	101.40	180.00	319.80	525.60	1061.40
\$70,000	11.20	11.20	12.60	14.70	20.30	32.20	50.40	77.00	118.30	210.00	373.10	613.20	1238.30
\$80,000	12.80	12.80	14.40	16.80	23.20	36.80	57.60	88.00	135.20	240.00	426.40	700.80	1415.20
\$90,000	14.40	14.40	16.20	18.90	26.10	41.40	64.80	99.00	152.10	270.00	479.70	788.40	1592.10
\$100,000	16.00	16.00	18.00	21.00	29.00	46.00	72.00	110.00	169.00	300.00	533.00	876.00	1769.00
\$110,000	17.60	17.60	19.80	23.10	31.90	50.60	79.20	121.00	185.90	330.00	586.30	963.60	1945.90
\$120,000	19.20	19.20	21.60	25.20	34.80	55.20	86.40	132.00	202.80	360.00	639.60	1051.20	2122.80
\$130,000	20.80	20.80	23.40	27.30	37.70	59.80	93.60	143.00	219.70	390.00	692.90	1138.80	2299.70
\$140,000	22.40	22.40	25.20	29.40	40.60	64.40	100.80	154.00	236.60	420.00	746.20	1226.40	2476.60
\$150,000	24.00	24.00	27.00	31.50	43.50	69.00	108.00	165.00	253.50	450.00	799.50	1314.00	2653.50
\$160,000	25.60	25.60	28.80	33.60	46.40	73.60	115.20	176.00	270.40	480.00	852.80	1401.60	2830.40
\$170,000	27.20	27.20	30.60	35.70	49.30	78.20	122.40	187.00	287.30	510.00	906.10	1489.20	3007.30
\$180,000	28.80	28.80	32.40	37.80	52.20	82.80	129.60	198.00	304.20	540.00	959.40	1576.80	3184.20
\$190,000	30.40	30.40	34.20	39.90	55.10	87.40	136.80	209.00	321.10	570.00	1012.70	1664.40	3361.10
\$200,000	32.00	32.00	36.00	42.00	58.00	92.00	144.00	220.00	338.00	600.00	1066.00	1752.00	3538.00
\$210,000	33.60	33.60	37.80	44.10	60.90	96.60	151.20	231.00	354.90	630.00	1119.30	1839.60	3714.90
\$220,000	35.20	35.20	39.60	46.20	63.80	101.20	158.40	242.00	371.80	660.00	1172.60	1927.20	3891.80
\$230,000	36.80	36.80	41.40	48.30	66.70	105.80	165.60	253.00	388.70	690.00	1225.90	2014.80	4068.70
\$240,000	38.40	38.40	43.20	50.40	69.60	110.40	172.80	264.00	405.60	720.00	1279.20	2102.40	4245.60
\$250,000	40.00	40.00	45.00	52.50	72.50	115.00	180.00	275.00	422.50	750.00	1332.50	2190.00	4422.50
\$260,000	41.60	41.60	46.80	54.60	75.40	119.60	187.20	286.00	439.40	780.00	1385.80	2277.60	4599.40
\$270,000	43.20	43.20	48.60	56.70	78.30	124.20	194.40	297.00	456.30	810.00	1439.10	2365.20	4776.30
\$280,000	44.80	44.80	50.40	58.80	81.20	128.80	201.60	308.00	473.20	840.00	1492.40	2452.80	4953.20
\$290,000	46.40	46.40	52.20	60.90	84.10	133.40	208.80	319.00	490.10	870.00	1545.70	2540.40	5130.10
\$300,000	48.00	48.00	54.00	63.00	87.00	138.00	216.00	330.00	507.00	900.00	1599.00	2628.00	5307.00
\$310,000	49.60	49.60	55.80	65.10	89.90	142.60	223.20	341.00	523.90	930.00	1652.30	2715.60	5483.90
\$320,000	51.20	51.20	57.60	67.20	92.80	147.20	230.40	352.00	540.80	960.00	1705.60	2803.20	5660.80
\$330,000	52.80	52.80	59.40	69.30	95.70	151.80	237.60	363.00	557.70	990.00	1758.90	2890.80	5837.70
\$340,000	54.40	54.40	61.20	71.40	98.60	156.40	244.80	374.00	574.60	1020.00	1812.20	2978.40	6014.60
\$350,000	56.00	56.00	63.00	73.50	101.50	161.00	252.00	385.00	591.50	1050.00	1865.50	3066.00	6191.50
\$360,000	57.60	57.60	64.80	75.60	104.40	165.60	259.20	396.00	608.40	1080.00	1918.80	3153.60	6368.40
\$370,000	59.20	59.20	66.60	77.70	107.30	170.20	266.40	407.00	625.30	1110.00	1972.10	3241.20	6545.30
\$380,000	60.80	60.80	68.40	79.80	110.20	174.80	273.60	418.00	642.20	1140.00	2025.40	3328.80	6722.20
\$390,000	62.40	62.40	70.20	81.90	113.10	179.40	280.80	429.00	659.10	1170.00	2078.70	3416.40	6899.10
\$400,000	64.00	64.00	72.00	84.00	116.00	184.00	288.00	440.00	676.00	1200.00	2132.00	3504.00	7076.00
\$410,000	65.60	65.60	73.80	86.10	118.90	188.60	295.20	451.00	692.90	1230.00	2185.30	3591.60	7252.90
\$420,000	67.20	67.20	75.60	88.20	121.80	193.20	302.40	462.00	709.80	1260.00	2238.60	3679.20	7429.80
\$430,000	68.80	68.80	77.40	90.30	124.70	197.80	309.60	473.00	726.70	1290.00	2291.90	3766.80	7606.70
\$440,000	70.40	70.40	79.20	92.40	127.60	202.40	316.80	484.00	743.60	1320.00	2345.20	3854.40	7783.60
\$450,000	72.00	72.00	81.00	94.50	130.50	207.00	324.00	495.00	760.50	1350.00	2398.50	3942.00	7960.50
\$460,000	73.60	73.60	82.80	96.60	133.40	211.60	331.20	506.00	777.40	1380.00	2451.80	4029.60	8137.40
\$470,000	75.20	75.20	84.60	98.70	136.30	216.20	338.40	517.00	794.30	1410.00	2505.10	4117.20	8314.30
\$480,000	76.80	76.80	86.40	100.80	139.20	220.80	345.60	528.00	811.20	1440.00	2558.40	4204.80	8491.20
\$490,000	78.40	78.40	88.20	102.90	142.10	225.40	352.80	539.00	828.10	1470.00	2611.70	4292.40	8668.10
\$500,000	80.00	80.00	90.00	105.00	145.00	230.00	360.00	550.00	845.00	1500.00	2665.00	4380.00	8845.00

# Rates

**Spouse** - Coverage and **monthly** cost for Spouse Voluntary Life and AD&D.

Rates are effective as of January 1, 2026.

The chart below shows possible coverage amounts and their **monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Spouse rates are based on the employee's age.

Coverage amounts	Age and cost												
	<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	0.80	0.80	0.90	1.05	1.45	2.30	3.60	5.50	8.45	15.00	26.65	43.80	88.45
\$10,000	1.60	1.60	1.80	2.10	2.90	4.60	7.20	11.00	16.90	30.00	53.30	87.60	176.90
\$15,000	2.40	2.40	2.70	3.15	4.35	6.90	10.80	16.50	25.35	45.00	79.95	131.40	265.35
\$20,000	3.20	3.20	3.60	4.20	5.80	9.20	14.40	22.00	33.80	60.00	106.60	175.20	353.80
\$25,000	4.00	4.00	4.50	5.25	7.25	11.50	18.00	27.50	42.25	75.00	133.25	219.00	442.25
\$30,000	4.80	4.80	5.40	6.30	8.70	13.80	21.60	33.00	50.70	90.00	159.90	262.80	530.70
\$35,000	5.60	5.60	6.30	7.35	10.15	16.10	25.20	38.50	59.15	105.00	186.55	306.60	619.15
\$40,000	6.40	6.40	7.20	8.40	11.60	18.40	28.80	44.00	67.60	120.00	213.20	350.40	707.60
\$45,000	7.20	7.20	8.10	9.45	13.05	20.70	32.40	49.50	76.05	135.00	239.85	394.20	796.05
\$50,000	8.00	8.00	9.00	10.50	14.50	23.00	36.00	55.00	84.50	150.00	266.50	438.00	884.50
\$55,000	8.80	8.80	9.90	11.55	15.95	25.30	39.60	60.50	92.95	165.00	293.15	481.80	972.95
\$60,000	9.60	9.60	10.80	12.60	17.40	27.60	43.20	66.00	101.40	180.00	319.80	525.60	1061.40
\$65,000	10.40	10.40	11.70	13.65	18.85	29.90	46.80	71.50	109.85	195.00	346.45	569.40	1149.85
\$70,000	11.20	11.20	12.60	14.70	20.30	32.20	50.40	77.00	118.30	210.00	373.10	613.20	1238.30
\$75,000	12.00	12.00	13.50	15.75	21.75	34.50	54.00	82.50	126.75	225.00	399.75	657.00	1326.75
\$80,000	12.80	12.80	14.40	16.80	23.20	36.80	57.60	88.00	135.20	240.00	426.40	700.80	1415.20
\$85,000	13.60	13.60	15.30	17.85	24.65	39.10	61.20	93.50	143.65	255.00	453.05	744.60	1503.65
\$90,000	14.40	14.40	16.20	18.90	26.10	41.40	64.80	99.00	152.10	270.00	479.70	788.40	1592.10
\$95,000	15.20	15.20	17.10	19.95	27.55	43.70	68.40	104.50	160.55	285.00	506.35	832.20	1680.55
\$100,000	16.00	16.00	18.00	21.00	29.00	46.00	72.00	110.00	169.00	300.00	533.00	876.00	1769.00
\$105,000	16.80	16.80	18.90	22.05	30.45	48.30	75.60	115.50	177.45	315.00	559.65	919.80	1857.45
\$110,000	17.60	17.60	19.80	23.10	31.90	50.60	79.20	121.00	185.90	330.00	586.30	963.60	1945.90
\$115,000	18.40	18.40	20.70	24.15	33.35	52.90	82.80	126.50	194.35	345.00	612.95	1007.40	2034.35
\$120,000	19.20	19.20	21.60	25.20	34.80	55.20	86.40	132.00	202.80	360.00	639.60	1051.20	2122.80
\$125,000	20.00	20.00	22.50	26.25	36.25	57.50	90.00	137.50	211.25	375.00	666.25	1095.00	2211.25
\$130,000	20.80	20.80	23.40	27.30	37.70	59.80	93.60	143.00	219.70	390.00	692.90	1138.80	2299.70
\$135,000	21.60	21.60	24.30	28.35	39.15	62.10	97.20	148.50	228.15	405.00	719.55	1182.60	2388.15
\$140,000	22.40	22.40	25.20	29.40	40.60	64.40	100.80	154.00	236.60	420.00	746.20	1226.40	2476.60
\$145,000	23.20	23.20	26.10	30.45	42.05	66.70	104.40	159.50	245.05	435.00	772.85	1270.20	2565.05
\$150,000	24.00	24.00	27.00	31.50	43.50	69.00	108.00	165.00	253.50	450.00	799.50	1314.00	2653.50
\$155,000	24.80	24.80	27.90	32.55	44.95	71.30	111.60	170.50	261.95	465.00	826.15	1357.80	2741.95
\$160,000	25.60	25.60	28.80	33.60	46.40	73.60	115.20	176.00	270.40	480.00	852.80	1401.60	2830.40
\$165,000	26.40	26.40	29.70	34.65	47.85	75.90	118.80	181.50	278.85	495.00	879.45	1445.40	2918.85
\$170,000	27.20	27.20	30.60	35.70	49.30	78.20	122.40	187.00	287.30	510.00	906.10	1489.20	3007.30
\$175,000	28.00	28.00	31.50	36.75	50.75	80.50	126.00	192.50	295.75	525.00	932.75	1533.00	3095.75
\$180,000	28.80	28.80	32.40	37.80	52.20	82.80	129.60	198.00	304.20	540.00	959.40	1576.80	3184.20
\$185,000	29.60	29.60	33.30	38.85	53.65	85.10	133.20	203.50	312.65	555.00	986.05	1620.60	3272.65
\$190,000	30.40	30.40	34.20	39.90	55.10	87.40	136.80	209.00	321.10	570.00	1012.70	1664.40	3361.10
\$195,000	31.20	31.20	35.10	40.95	56.55	89.70	140.40	214.50	329.55	585.00	1039.35	1708.20	3449.55
\$200,000	32.00	32.00	36.00	42.00	58.00	92.00	144.00	220.00	338.00	600.00	1066.00	1752.00	3538.00
\$205,000	32.80	32.80	36.90	43.05	59.45	94.30	147.60	225.50	346.45	615.00	1092.65	1795.80	3626.45
\$210,000	33.60	33.60	37.80	44.10	60.90	96.60	151.20	231.00	354.90	630.00	1119.30	1839.60	3714.90
\$215,000	34.40	34.40	38.70	45.15	62.35	98.90	154.80	236.50	363.35	645.00	1145.95	1883.40	3803.35
\$220,000	35.20	35.20	39.60	46.20	63.80	101.20	158.40	242.00	371.80	660.00	1172.60	1927.20	3891.80
\$225,000	36.00	36.00	40.50	47.25	65.25	103.50	162.00	247.50	380.25	675.00	1199.25	1971.00	3980.25
\$230,000	36.80	36.80	41.40	48.30	66.70	105.80	165.60	253.00	388.70	690.00	1225.90	2014.80	4068.70
\$235,000	37.60	37.60	42.30	49.35	68.15	108.10	169.20	258.50	397.15	705.00	1252.55	2058.60	4157.15
\$240,000	38.40	38.40	43.20	50.40	69.60	110.40	172.80	264.00	405.60	720.00	1279.20	2102.40	4245.60
\$245,000	39.20	39.20	44.10	51.45	71.05	112.70	176.40	269.50	414.05	735.00	1305.85	2146.20	4334.05
\$250,000	40.00	40.00	45.00	52.50	72.50	115.00	180.00	275.00	422.50	750.00	1332.50	2190.00	4422.50

# Rates

**Child** - Coverage and **monthly** cost for Child Voluntary Life and AD&D.

Rates are effective as of January 1, 2026.

The chart below shows possible coverage amounts and their **monthly** costs.

Coverage amounts	Cost per pay period
\$10,000	1.74