

**Published (Adjusted) Life Insurance Premiums - All Employees (except SPOC-covered)
Effective January 1, 2024
\$100,000 Supplemental Maximum**

Basic Life Premiums (State Funded)

Code	Age Group	Amount of Insurance Available	Monthly Premium
A2	< 65	\$ 20,000	\$ 2.52
B2	65-69	\$ 13,200	\$ 1.66
C2	70-74	\$ 8,300	\$ 1.05
X2	75 & Over	\$ 5,700	\$ 0.72

Optional Life Insurance Rates (Employee Funded)

**\$5,000
Schedule I**

**\$10,000
Schedule II**

**\$15,000
Schedule III**

Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
DA	< 30	\$ 5,000	\$ 0.25	DB	< 30	\$ 10,000	\$ 0.49	DC	< 30	\$ 15,000	\$ 0.74
EA	30-34	\$ 5,000	\$ 0.29	EB	30-34	\$ 10,000	\$ 0.58	EC	30-34	\$ 15,000	\$ 0.87
FA	35-39	\$ 5,000	\$ 0.38	FB	35-39	\$ 10,000	\$ 0.75	FC	35-39	\$ 15,000	\$ 1.13
GA	40-44	\$ 5,000	\$ 0.49	GB	40-44	\$ 10,000	\$ 0.97	GC	40-44	\$ 15,000	\$ 1.46
HA	45-49	\$ 5,000	\$ 0.73	HB	45-49	\$ 10,000	\$ 1.45	HC	45-49	\$ 15,000	\$ 2.18
IA	50-54	\$ 5,000	\$ 1.14	IB	50-54	\$ 10,000	\$ 2.27	IC	50-54	\$ 15,000	\$ 3.41
JA	55-59	\$ 5,000	\$ 2.04	JB	55-59	\$ 10,000	\$ 4.07	JC	55-59	\$ 15,000	\$ 6.11
KA	60-64	\$ 5,000	\$ 3.07	KB	60-64	\$ 10,000	\$ 6.14	KC	60-64	\$ 15,000	\$ 9.21
LA	65-69	\$ 3,300	\$ 3.32	LB	65-69	\$ 6,600	\$ 6.65	LC	65-69	\$ 9,900	\$ 9.97
MA	70-74	\$ 2,075	\$ 2.44	MB	70-74	\$ 4,150	\$ 4.90	MC	70-74	\$ 6,225	\$ 7.34
NA	75-79	\$ 1,425	\$ 2.66	NB	75-79	\$ 2,850	\$ 5.34	NC	75-79	\$ 4,275	\$ 8.00
OA	80 & Over	\$ 1,000	\$ 1.87	OB	80 & Over	\$ 2,000	\$ 3.75	OC	80 & Over	\$ 3,000	\$ 5.62

Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2024
\$100,000 Supplemental Maximum

\$20,000				\$25,000				\$30,000			
Schedule IV				Schedule V				Schedule VI			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
DD	< 30	\$ 20,000	\$ 0.98	DE	< 30	\$ 25,000	\$ 1.23	DF	< 30	\$ 30,000	\$ 1.47
ED	30-34	\$ 20,000	\$ 1.16	EE	30-34	\$ 25,000	\$ 1.45	EF	30-34	\$ 30,000	\$ 1.74
FD	35-39	\$ 20,000	\$ 1.50	FE	35-39	\$ 25,000	\$ 1.88	FF	35-39	\$ 30,000	\$ 2.25
GD	40-44	\$ 20,000	\$ 1.94	GE	40-44	\$ 25,000	\$ 2.43	GF	40-44	\$ 30,000	\$ 2.91
HD	45-49	\$ 20,000	\$ 2.90	HE	45-49	\$ 25,000	\$ 3.63	HF	45-49	\$ 30,000	\$ 4.35
ID	50-54	\$ 20,000	\$ 4.54	IE	50-54	\$ 25,000	\$ 5.68	IF	50-54	\$ 30,000	\$ 6.81
JD	55-59	\$ 20,000	\$ 8.14	JE	55-59	\$ 25,000	\$ 10.18	JF	55-59	\$ 30,000	\$ 12.21
KD	60-64	\$ 20,000	\$ 12.28	KE	60-64	\$ 25,000	\$ 15.35	KF	60-64	\$ 30,000	\$ 18.42
LD	65-69	\$ 13,200	\$ 13.29	LE	65-69	\$ 16,500	\$ 16.62	LF	65-69	\$ 19,800	\$ 19.94
MD	70-74	\$ 8,300	\$ 9.79	ME	70-74	\$ 10,375	\$ 12.24	MF	70-74	\$ 12,450	\$ 14.69
ND	75-79	\$ 5,700	\$ 10.68	NE	75-79	\$ 7,125	\$ 13.34	NF	75-79	\$ 8,550	\$ 16.02
OD	80 & Over	\$ 4,000	\$ 7.50	OE	80 & Over	\$ 5,000	\$ 9.37	OF	80 & Over	\$ 6,000	\$ 11.24

\$35,000				\$40,000				\$45,000			
Schedule VII				Schedule VIII				Schedule IX			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
DG	< 30	\$ 35,000	\$ 1.72	DH	< 30	\$ 40,000	\$ 1.96	DI	< 30	\$ 45,000	\$ 2.21
EG	30-34	\$ 35,000	\$ 2.03	EH	30-34	\$ 40,000	\$ 2.32	EI	30-34	\$ 45,000	\$ 2.61
FG	35-39	\$ 35,000	\$ 2.63	FH	35-39	\$ 40,000	\$ 3.00	FI	35-39	\$ 45,000	\$ 3.38
GG	40-44	\$ 35,000	\$ 3.40	GH	40-44	\$ 40,000	\$ 3.88	GI	40-44	\$ 45,000	\$ 4.37
HG	45-49	\$ 35,000	\$ 5.08	HH	45-49	\$ 40,000	\$ 5.80	HI	45-49	\$ 45,000	\$ 6.53
IG	50-54	\$ 35,000	\$ 7.95	IH	50-54	\$ 40,000	\$ 9.08	II	50-54	\$ 45,000	\$ 10.22
JG	55-59	\$ 35,000	\$ 14.25	JH	55-59	\$ 40,000	\$ 16.28	JI	55-59	\$ 45,000	\$ 18.32
KG	60-64	\$ 35,000	\$ 21.49	KH	60-64	\$ 40,000	\$ 24.56	KI	60-64	\$ 45,000	\$ 27.63
LG	65-69	\$ 23,100	\$ 23.26	LH	65-69	\$ 26,400	\$ 26.58	LI	65-69	\$ 29,700	\$ 29.91
MG	70-74	\$ 14,525	\$ 17.13	MH	70-74	\$ 16,600	\$ 19.59	MI	70-74	\$ 18,675	\$ 22.03
NG	75-79	\$ 9,975	\$ 18.68	NH	75-79	\$ 11,400	\$ 21.36	NI	75-79	\$ 12,825	\$ 24.02
OG	80 & Over	\$ 7,000	\$ 13.12	OH	80 & Over	\$ 8,000	\$ 14.99	OI	80 & Over	\$ 9,000	\$ 16.87

Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2023
\$100,000 Supplemental Maximum

\$50,000				\$55,000				\$60,000			
Schedule X				Schedule XI				Schedule XII			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
DJ	< 30	\$ 50,000	\$ 2.45	DK	< 30	\$ 55,000	\$ 2.70	DL	< 30	\$ 60,000	\$ 2.94
EJ	30-34	\$ 50,000	\$ 2.90	EK	30-34	\$ 55,000	\$ 3.19	EL	30-34	\$ 60,000	\$ 3.48
FJ	35-39	\$ 50,000	\$ 3.75	FK	35-39	\$ 55,000	\$ 4.13	FL	35-39	\$ 60,000	\$ 4.50
GJ	40-44	\$ 50,000	\$ 4.85	GK	40-44	\$ 55,000	\$ 5.34	GL	40-44	\$ 60,000	\$ 5.82
HJ	45-49	\$ 50,000	\$ 7.25	HK	45-49	\$ 55,000	\$ 7.98	HL	45-49	\$ 60,000	\$ 8.70
IJ	50-54	\$ 50,000	\$ 11.35	IK	50-54	\$ 55,000	\$ 12.49	IL	50-54	\$ 60,000	\$ 13.62
JJ	55-59	\$ 50,000	\$ 20.35	JK	55-59	\$ 55,000	\$ 22.39	JL	55-59	\$ 60,000	\$ 24.42
KJ	60-64	\$ 50,000	\$ 30.70	KK	60-64	\$ 55,000	\$ 33.77	KL	60-64	\$ 60,000	\$ 36.84
LJ	65-69	\$ 33,000	\$ 33.23	LK	65-69	\$ 36,300	\$ 36.55	LL	65-69	\$ 39,600	\$ 39.88
MJ	70-74	\$ 20,750	\$ 24.49	MK	70-74	\$ 22,825	\$ 26.93	ML	70-74	\$ 24,900	\$ 29.38
NJ	75-79	\$ 14,250	\$ 26.70	NK	75-79	\$ 15,675	\$ 29.37	NL	75-79	\$ 17,100	\$ 32.05
OJ	80 & Over	\$ 10,000	\$ 18.74	OK	80 & Over	\$ 11,000	\$ 20.61	OL	80 & Over	\$ 12,000	\$ 22.49

\$65,000				\$70,000				\$75,000			
Schedule XIII				Schedule XIV				Schedule XV			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
DM	< 30	\$ 65,000	\$ 3.19	DN	< 30	\$ 70,000	\$ 3.43	DO	< 30	\$ 75,000	\$ 3.68
EM	30-34	\$ 65,000	\$ 3.77	EN	30-34	\$ 70,000	\$ 4.06	EO	30-34	\$ 75,000	\$ 4.35
FM	35-39	\$ 65,000	\$ 4.88	FN	35-39	\$ 70,000	\$ 5.25	FO	35-39	\$ 75,000	\$ 5.63
GM	40-44	\$ 65,000	\$ 6.31	GN	40-44	\$ 70,000	\$ 6.79	GO	40-44	\$ 75,000	\$ 7.28
HM	45-49	\$ 65,000	\$ 9.43	HN	45-49	\$ 70,000	\$ 10.15	HO	45-49	\$ 75,000	\$ 10.88
IM	50-54	\$ 65,000	\$ 14.76	IN	50-54	\$ 70,000	\$ 15.89	IO	50-54	\$ 75,000	\$ 17.03
JM	55-59	\$ 65,000	\$ 26.46	JN	55-59	\$ 70,000	\$ 28.49	JO	55-59	\$ 75,000	\$ 30.53
KM	60-64	\$ 65,000	\$ 39.91	KN	60-64	\$ 70,000	\$ 42.98	KO	60-64	\$ 75,000	\$ 46.05
LM	65-69	\$ 42,900	\$ 43.20	LN	65-69	\$ 46,200	\$ 46.52	LO	65-69	\$ 49,500	\$ 49.85
MM	70-74	\$ 26,975	\$ 31.82	MN	70-74	\$ 29,050	\$ 34.28	MO	70-74	\$ 31,125	\$ 36.72
NM	75-79	\$ 18,525	\$ 34.71	NN	75-79	\$ 19,950	\$ 37.39	NO	75-79	\$ 21,375	\$ 40.05
OM	80 & Over	\$ 13,000	\$ 24.36	ON	80 & Over	\$ 14,000	\$ 26.24	OO	80 & Over	\$ 15,000	\$ 28.11

**Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2023
\$100,000 Supplemental Maximum**

**\$80,000
Schedule XVI**

Code	Age	Amount of Insurance Available	Cost Monthly
DP	< 30	\$ 80,000	\$ 3.92
EP	30-34	\$ 80,000	\$ 4.64
FP	35-39	\$ 80,000	\$ 6.00
GP	40-44	\$ 80,000	\$ 7.76
HP	45-49	\$ 80,000	\$ 11.60
IP	50-54	\$ 80,000	\$ 18.16
JP	55-59	\$ 80,000	\$ 32.56
KP	60-64	\$ 80,000	\$ 49.12
LP	65-69	\$ 52,800	\$ 53.17
MP	70-74	\$ 33,200	\$ 39.18
NP	75-79	\$ 22,800	\$ 42.73
OP	80 & Over	\$ 16,000	\$ 29.98

**\$85,000
Schedule XVII**

Code	Age	Amount of Insurance Available	Cost Monthly
DQ	< 30	\$ 85,000	\$ 4.17
EQ	30-34	\$ 85,000	\$ 4.93
FQ	35-39	\$ 85,000	\$ 6.38
GQ	40-44	\$ 85,000	\$ 8.25
HQ	45-49	\$ 85,000	\$ 12.33
IQ	50-54	\$ 85,000	\$ 19.30
JQ	55-59	\$ 85,000	\$ 34.60
KQ	60-64	\$ 85,000	\$ 52.19
LQ	65-69	\$ 56,100	\$ 56.49
MQ	70-74	\$ 35,275	\$ 41.62
NQ	75-79	\$ 24,225	\$ 45.39
OQ	80 & Over	\$ 17,000	\$ 31.86

**\$90,000
Schedule XVIII**

Code	Age	Amount of Insurance Available	Cost Monthly
DR	< 30	\$ 90,000	\$ 4.41
ER	30-34	\$ 90,000	\$ 5.22
FR	35-39	\$ 90,000	\$ 6.75
GR	40-44	\$ 90,000	\$ 8.73
HR	45-49	\$ 90,000	\$ 13.05
IR	50-54	\$ 90,000	\$ 20.43
JR	55-59	\$ 90,000	\$ 36.63
KR	60-64	\$ 90,000	\$ 55.26
LR	65-69	\$ 59,400	\$ 59.82
MR	70-74	\$ 37,350	\$ 44.07
NR	75-79	\$ 25,650	\$ 48.07
OR	80 & Over	\$ 18,000	\$ 33.73

**\$95,000
Schedule XIX**

Code	Age	Amount of Insurance Available	Cost Monthly
DS	< 30	\$ 95,000	\$ 4.66
ES	30-34	\$ 95,000	\$ 5.51
FS	35-39	\$ 95,000	\$ 7.13
GS	40-44	\$ 95,000	\$ 9.22
HS	45-49	\$ 95,000	\$ 13.78
IS	50-54	\$ 95,000	\$ 21.57
JS	55-59	\$ 95,000	\$ 38.67
KS	60-64	\$ 95,000	\$ 58.33
LS	65-69	\$ 62,700	\$ 63.14
MS	70-74	\$ 39,425	\$ 46.52
NS	75-79	\$ 27,075	\$ 50.73
OS	80 & Over	\$ 19,000	\$ 35.61

**\$100,000
Schedule XX**

Code	Age	Amount of Insurance Available	Cost Monthly
DT	< 30	\$ 100,000	\$ 4.90
ET	30-34	\$ 100,000	\$ 5.80
FT	35-39	\$ 100,000	\$ 7.50
GT	40-44	\$ 100,000	\$ 9.70
HT	45-49	\$ 100,000	\$ 14.50
IT	50-54	\$ 100,000	\$ 22.70
JT	55-59	\$ 100,000	\$ 40.70
KT	60-64	\$ 100,000	\$ 61.40
LT	65-69	\$ 66,000	\$ 66.46
MT	70-74	\$ 41,500	\$ 48.97
NT	75-79	\$ 28,500	\$ 53.41
OT	80 & Over	\$ 20,000	\$ 37.48

Monthly Long Term Disability Premium
Effective January 1, 2024

Bi-Weekly Salary (to maximum of \$2,307.69) x 26 x .00264
/12