

**Published (Adjusted) Life Insurance Premiums - All Employees (except SPOC-covered)
Effective January 1, 2025
\$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, 2025
\$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, 2025
\$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, 2025
\$100,000 Supplemental Maximum**

\$80,000 Schedule XVI				\$85,000 Schedule XVII				\$90,000 Schedule XVIII			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
DP	< 30	\$ 80,000	\$ 3.92	DQ	< 30	\$ 85,000	\$ 4.17	DR	< 30	\$ 90,000	\$ 4.41
EP	30-34	\$ 80,000	\$ 4.64	EQ	30-34	\$ 85,000	\$ 4.93	ER	30-34	\$ 90,000	\$ 5.22
FP	35-39	\$ 80,000	\$ 6.00	FQ	35-39	\$ 85,000	\$ 6.38	FR	35-39	\$ 90,000	\$ 6.75
GP	40-44	\$ 80,000	\$ 7.76	GQ	40-44	\$ 85,000	\$ 8.25	GR	40-44	\$ 90,000	\$ 8.73
HP	45-49	\$ 80,000	\$ 11.60	HQ	45-49	\$ 85,000	\$ 12.33	HR	45-49	\$ 90,000	\$ 13.05
IP	50-54	\$ 80,000	\$ 18.16	IQ	50-54	\$ 85,000	\$ 19.30	IR	50-54	\$ 90,000	\$ 20.43
JP	55-59	\$ 80,000	\$ 32.56	JQ	55-59	\$ 85,000	\$ 34.60	JR	55-59	\$ 90,000	\$ 36.63
KP	60-64	\$ 80,000	\$ 49.12	KQ	60-64	\$ 85,000	\$ 52.19	KR	60-64	\$ 90,000	\$ 55.26
LP	65-69	\$ 52,800	\$ 53.17	LQ	65-69	\$ 56,100	\$ 56.49	LR	65-69	\$ 59,400	\$ 59.82
MP	70-74	\$ 33,200	\$ 39.18	MQ	70-74	\$ 35,275	\$ 41.62	MR	70-74	\$ 37,350	\$ 44.07
NP	75-79	\$ 22,800	\$ 42.73	NQ	75-79	\$ 24,225	\$ 45.39	NR	75-79	\$ 25,650	\$ 48.07
OP	80 & Over	\$ 16,000	\$ 29.98	OQ	80 & Over	\$ 17,000	\$ 31.86	OR	80 & Over	\$ 18,000	\$ 33.73

\$95,000 Schedule XIX				\$100,000 Schedule XX			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
DS	< 30	\$ 95,000	\$ 4.66	DT	< 30	\$ 100,000	\$ 4.90
ES	30-34	\$ 95,000	\$ 5.51	ET	30-34	\$ 100,000	\$ 5.80
FS	35-39	\$ 95,000	\$ 7.13	FT	35-39	\$ 100,000	\$ 7.50
GS	40-44	\$ 95,000	\$ 9.22	GT	40-44	\$ 100,000	\$ 9.70
HS	45-49	\$ 95,000	\$ 13.78	HT	45-49	\$ 100,000	\$ 14.50
IS	50-54	\$ 95,000	\$ 21.57	IT	50-54	\$ 100,000	\$ 22.70
JS	55-59	\$ 95,000	\$ 38.67	JT	55-59	\$ 100,000	\$ 40.70
KS	60-64	\$ 95,000	\$ 58.33	KT	60-64	\$ 100,000	\$ 61.40
LS	65-69	\$ 62,700	\$ 63.14	LT	65-69	\$ 66,000	\$ 66.46
MS	70-74	\$ 39,425	\$ 46.52	MT	70-74	\$ 41,500	\$ 48.97
NS	75-79	\$ 27,075	\$ 50.73	NT	75-79	\$ 28,500	\$ 53.41
OS	80 & Over	\$ 19,000	\$ 35.61	OT	80 & Over	\$ 20,000	\$ 37.48

Monthly Long Term Disability Premium
Effective January 1, 2025

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