

**Published (Adjusted) Life Insurance Premiums - SPOC-Covered Employees Only  
Effective January 1, 2025**

**Basic Life Premiums (State Funded)**

Amount of			
Code	Age Group	Insurance Available	Monthly Premium
A1	< 65	\$ 50,000	\$ 6.30
B1	65-69	\$ 33,000	\$ 4.16
C1	70-74	\$ 20,750	\$ 2.62
X1	75 & Over	\$ 14,250	\$ 1.80

**Optional Life Insurance Rates (Employee Funded)**

<u>\$100,000 Schedule I</u>				<u>\$200,000 Schedule II</u>				<u>\$300,000 Schedule III</u>			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
1A	< 30	\$ 100,000	\$ 4.90	2A	< 30	\$ 200,000	\$ 9.80	3A	< 30	\$ 300,000	\$ 14.70
1B	30-34	\$ 100,000	\$ 5.80	2B	30-34	\$ 200,000	\$ 11.60	3B	30-34	\$ 300,000	\$ 17.40
1C	35-39	\$ 100,000	\$ 7.50	2C	35-39	\$ 200,000	\$ 15.00	3C	35-39	\$ 300,000	\$ 22.50
1D	40-44	\$ 100,000	\$ 9.70	2D	40-44	\$ 200,000	\$ 19.40	3D	40-44	\$ 300,000	\$ 29.10
1E	45-49	\$ 100,000	\$ 14.50	2E	45-49	\$ 200,000	\$ 29.00	3E	45-49	\$ 300,000	\$ 43.50
1F	50-54	\$ 100,000	\$ 22.70	2F	50-54	\$ 200,000	\$ 45.40	3F	50-54	\$ 300,000	\$ 68.10
1G	55-59	\$ 100,000	\$ 40.70	2G	55-59	\$ 200,000	\$ 81.40	3G	55-59	\$ 300,000	\$ 122.10
1H	60-64	\$ 100,000	\$ 61.40	2H	60-64	\$ 200,000	\$ 122.80	3H	60-64	\$ 300,000	\$ 184.20
1I	65-69	\$ 66,000	\$ 66.46	2I	65-69	\$ 132,000	\$ 132.92	3I	65-69	\$ 198,000	\$ 199.39
1J	70-74	\$ 41,500	\$ 48.72	2J	70-74	\$ 83,000	\$ 97.44	3J	70-74	\$ 124,500	\$ 146.16
1K	75-79	\$ 28,500	\$ 53.41	2K	75-79	\$ 57,000	\$ 106.82	3K	75-79	\$ 85,500	\$ 160.23
1L	80 & Over	\$ 20,000	\$ 37.48	2L	80 & Over	\$ 40,000	\$ 74.96	3L	80 & Over	\$ 60,000	\$ 112.44

**Optional (Employee Funded) Supplemental Life Insurance Rates**  
**Effective January 1, 2025**  
**\$1,000,000 Supplemental Maximum; \$100,000 Guarantee Issue Supplemental**

**\$400,000**  
**Schedule IV**

<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
4A	< 30	\$ 400,000	\$ 19.60
4B	30-34	\$ 400,000	\$ 23.20
4C	35-39	\$ 400,000	\$ 30.00
4D	40-44	\$ 400,000	\$ 38.80
4E	45-49	\$ 400,000	\$ 58.00
4F	50-54	\$ 400,000	\$ 90.80
4G	55-59	\$ 400,000	\$ 162.80
4H	60-64	\$ 400,000	\$ 245.60
4I	65-69	\$ 264,000	\$ 265.85
4J	70-74	\$ 166,000	\$ 194.88
4K	75-79	\$ 114,000	\$ 213.64
4L	80 & Over	\$ 80,000	\$ 149.92

**\$500,000**  
**Schedule V**

<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
5A	< 30	\$ 500,000	\$ 24.50
5B	30-34	\$ 500,000	\$ 29.00
5C	35-39	\$ 500,000	\$ 37.50
5D	40-44	\$ 500,000	\$ 48.50
5E	45-49	\$ 500,000	\$ 72.50
5F	50-54	\$ 500,000	\$ 113.50
5G	55-59	\$ 500,000	\$ 203.50
5H	60-64	\$ 500,000	\$ 307.00
5I	65-69	\$ 330,000	\$ 332.31
5J	70-74	\$ 207,500	\$ 243.61
5K	75-79	\$ 142,500	\$ 267.05
5L	80 & Over	\$ 100,000	\$ 187.40

**\$600,000**  
**Schedule VI**

<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
6A	< 30	\$ 600,000	\$ 29.40
6B	30-34	\$ 600,000	\$ 34.80
6C	35-39	\$ 600,000	\$ 45.00
6D	40-44	\$ 600,000	\$ 58.20
6E	45-49	\$ 600,000	\$ 87.00
6F	50-54	\$ 600,000	\$ 136.20
6G	55-59	\$ 600,000	\$ 244.20
6H	60-64	\$ 600,000	\$ 368.40
6I	65-69	\$ 396,000	\$ 398.77
6J	70-74	\$ 249,000	\$ 292.33
6K	75-79	\$ 171,000	\$ 320.45
6L	80 & Over	\$ 120,000	\$ 224.88

**\$700,000**  
**Schedule VII**

<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
7A	< 30	\$ 700,000	\$ 34.30
7B	30-34	\$ 700,000	\$ 40.60
7C	35-39	\$ 700,000	\$ 52.50
7D	40-44	\$ 700,000	\$ 67.90
7E	45-49	\$ 700,000	\$ 101.50
7F	50-54	\$ 700,000	\$ 158.90
7G	55-59	\$ 700,000	\$ 284.90
7H	60-64	\$ 700,000	\$ 429.80
7I	65-69	\$ 462,000	\$ 465.23
7J	70-74	\$ 290,500	\$ 341.05
7K	75-79	\$ 199,500	\$ 373.86
7L	80 & Over	\$ 140,000	\$ 262.36

**\$800,000**  
**Schedule VIII**

<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
8A	< 30	\$ 800,000	\$ 39.20
8B	30-34	\$ 800,000	\$ 46.40
8C	35-39	\$ 800,000	\$ 60.00
8D	40-44	\$ 800,000	\$ 77.60
8E	45-49	\$ 800,000	\$ 116.00
8F	50-54	\$ 800,000	\$ 181.60
8G	55-59	\$ 800,000	\$ 325.60
8H	60-64	\$ 800,000	\$ 491.20
8I	65-69	\$ 528,000	\$ 531.70
8J	70-74	\$ 332,000	\$ 389.77
8K	75-79	\$ 228,000	\$ 427.27
8L	80 & Over	\$ 160,000	\$ 299.84

**\$900,000**  
**Schedule IX**

<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
9A	< 30	\$ 900,000	\$ 44.10
9B	30-34	\$ 900,000	\$ 52.20
9C	35-39	\$ 900,000	\$ 67.50
9D	40-44	\$ 900,000	\$ 87.30
9E	45-49	\$ 900,000	\$ 130.50
9F	50-54	\$ 900,000	\$ 204.30
9G	55-59	\$ 900,000	\$ 366.30
9H	60-64	\$ 900,000	\$ 552.60
9I	65-69	\$ 594,000	\$ 598.16
9J	70-74	\$ 373,500	\$ 438.49
9K	75-79	\$ 256,500	\$ 480.68
9L	80 & Over	\$ 180,000	\$ 337.32

**Optional (Employee Funded) Supplemental Life Insurance Rates**  
**Effective January 1, 2025**  
**\$1,000,000 Supplemental Maximum; \$100,000 Guarantee Issue Supplemental**

**\$1,000,000**  
**Schedule X**

<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
ZA	< 30	\$ 1,000,000	\$ 49.00
ZB	30-34	\$ 1,000,000	\$ 58.00
ZC	35-39	\$ 1,000,000	\$ 75.00
ZD	40-44	\$ 1,000,000	\$ 97.00
ZE	45-49	\$ 1,000,000	\$ 145.00
ZF	50-54	\$ 1,000,000	\$ 227.00
ZG	55-59	\$ 1,000,000	\$ 407.00
ZH	60-64	\$ 1,000,000	\$ 614.00
ZI	65-69	\$ 660,000	\$ 664.62
ZJ	70-74	\$ 415,000	\$ 487.21
ZK	75-79	\$ 285,000	\$ 534.09
ZL	80 & Over	\$ 200,000	\$ 374.80

A combined maximum benefit of the lesser of eight times the annual earnings or \$1 million.

**Monthly Long Term Disability Premium**

Effective January 1, 2025

$$\frac{\text{Bi-Weekly Salary (to maximum of \$3,846.15)} \times 26 \times .00453}{12}$$