Published (Adjusted) Life Insurance Premiums - SPOC-Covered Employees Only
Effective January 1, 2027

Basic Life Premiums (State Funded)

Code	Age Group	Amount of 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)

$100,000 Schedule I

Code	Age	Amount of Insurance Available	Cost Monthly
1A	< 30	$ 100,000	$ 4.90
1B	30-34	$ 100,000	$ 5.80
1C	35-39	$ 100,000	$ 7.50
1D	40-44	$ 100,000	$ 9.70
1E	45-49	$ 100,000	$ 14.50
1F	50-54	$ 100,000	$ 22.70
1G	55-59	$ 100,000	$ 40.70
1H	60-64	$ 100,000	$ 61.40
1I	65-69	$ 66,000	$ 66.46
1J	70-74	$ 41,500	$ 48.72
1K	75-79	$ 28,500	$ 53.41
1L	80 & Over	$ 20,000	$ 37.48

$200,000 Schedule II

Code	Age	Amount of Insurance Available	Cost Monthly
2A	< 30	$ 200,000	$ 9.80
2B	30-34	$ 200,000	$ 11.60
2C	35-39	$ 200,000	$ 15.00
2D	40-44	$ 200,000	$ 19.40
2E	45-49	$ 200,000	$ 29.00
2F	50-54	$ 200,000	$ 45.40
2G	55-59	$ 200,000	$ 81.40
2H	60-64	$ 200,000	$ 122.80
2I	65-69	$ 132,000	$ 132.92
2J	70-74	$ 83,000	$ 97.44
2K	75-79	$ 57,000	$ 106.82
2L	80 & Over	$ 40,000	$ 74.96

$300,000 Schedule III

Code	Age	Amount of Insurance Available	Cost Monthly
3A	< 30	$ 300,000	$ 14.70
3B	30-34	$ 300,000	$ 17.40
3C	35-39	$ 300,000	$ 22.50
3D	40-44	$ 300,000	$ 29.10
3E	45-49	$ 300,000	$ 43.50
3F	50-54	$ 300,000	$ 68.10
3G	55-59	$ 300,000	$ 122.10
3H	60-64	$ 300,000	$ 184.20
3I	65-69	$ 198,000	$ 199.39
3J	70-74	$ 124,500	$ 146.16
3K	75-79	$ 85,500	$ 160.23
3L	80 & Over	$ 60,000	$ 112.44

Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2027
$1,000,000 Supplemental Maximum; $100,000 Guarantee Issue Supplemental

$400,000
Schedule IV

Code	Age	Amount of Insurance Available	Cost Monthly
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

Code	Age	Amount of Insurance Available	Cost Monthly
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

Code	Age	Amount of Insurance Available	Cost Monthly
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

Code	Age	Amount of Insurance Available	Cost Monthly
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

Code	Age	Amount of Insurance Available	Cost Monthly
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

Code	Age	Amount of Insurance Available	Cost Monthly
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, 2027
$1,000,000 Supplemental Maximum; $100,000 Guarantee Issue Supplemental

$1,000,000
Schedule X

Code	Age	Amount of Insurance Available	Cost Monthly
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, 2027

Bi-Weekly Salary (to maximum of $3,846.15) x 26 x .00453
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