Published (Adjusted) Life Insurance Premiums - All Employees (except SPOC-covered)
Effective January 1, 2026
$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

Code	Age	Amount of Insurance Available	Cost Monthly
DA	< 30	$ 5,000	$ 0.25
EA	30-34	$ 5,000	$ 0.29
FA	35-39	$ 5,000	$ 0.38
GA	40-44	$ 5,000	$ 0.49
HA	45-49	$ 5,000	$ 0.73
IA	50-54	$ 5,000	$ 1.14
JA	55-59	$ 5,000	$ 2.04
KA	60-64	$ 5,000	$ 3.07
LA	65-69	$ 3,300	$ 3.32
MA	70-74	$ 2,075	$ 2.44
NA	75-79	$ 1,425	$ 2.66
OA	80 & Over	$ 1,000	$ 1.87

$10,000
Schedule II

Code	Age	Amount of Insurance Available	Cost Monthly
DB	< 30	$ 10,000	$ 0.49
EB	30-34	$ 10,000	$ 0.58
FB	35-39	$ 10,000	$ 0.75
GB	40-44	$ 10,000	$ 0.97
HB	45-49	$ 10,000	$ 1.45
IB	50-54	$ 10,000	$ 2.27
JB	55-59	$ 10,000	$ 4.07
KB	60-64	$ 10,000	$ 6.14
LB	65-69	$ 6,600	$ 6.65
MB	70-74	$ 4,150	$ 4.90
NB	75-79	$ 2,850	$ 5.34
OB	80 & Over	$ 2,000	$ 3.75

$15,000
Schedule III

Code	Age	Amount of Insurance Available	Cost Monthly
DC	< 30	$ 15,000	$ 0.74
EC	30-34	$ 15,000	$ 0.87
FC	35-39	$ 15,000	$ 1.13
GC	40-44	$ 15,000	$ 1.46
HC	45-49	$ 15,000	$ 2.18
IC	50-54	$ 15,000	$ 3.41
JC	55-59	$ 15,000	$ 6.11
KC	60-64	$ 15,000	$ 9.21
LC	65-69	$ 9,900	$ 9.97
MC	70-74	$ 6,225	$ 7.34
NC	75-79	$ 4,275	$ 8.00
OC	80 & Over	$ 3,000	$ 5.62

Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2026
$100,000 Supplemental Maximum

$20,000
Schedule IV

Code	Age	Amount of Insurance Available	Cost Monthly
DD	< 30	$ 20,000	$ 0.98
ED	30-34	$ 20,000	$ 1.16
FD	35-39	$ 20,000	$ 1.50
GD	40-44	$ 20,000	$ 1.94
HD	45-49	$ 20,000	$ 2.90
ID	50-54	$ 20,000	$ 4.54
JD	55-59	$ 20,000	$ 8.14
KD	60-64	$ 20,000	$ 12.28
LD	65-69	$ 13,200	$ 13.29
MD	70-74	$ 8,300	$ 9.79
ND	75-79	$ 5,700	$ 10.68
OD	80 & Over	$ 4,000	$ 7.50

$25,000
Schedule V

Code	Age	Amount of Insurance Available	Cost Monthly
DE	< 30	$ 25,000	$ 1.23
EE	30-34	$ 25,000	$ 1.45
FE	35-39	$ 25,000	$ 1.88
GE	40-44	$ 25,000	$ 2.43
HE	45-49	$ 25,000	$ 3.63
IE	50-54	$ 25,000	$ 5.68
JE	55-59	$ 25,000	$ 10.18
KE	60-64	$ 25,000	$ 15.35
LE	65-69	$ 16,500	$ 16.62
ME	70-74	$ 10,375	$ 12.24
NE	75-79	$ 7,125	$ 13.34
OE	80 & Over	$ 5,000	$ 9.37

$30,000
Schedule VI

Code	Age	Amount of Insurance Available	Cost Monthly
DF	< 30	$ 30,000	$ 1.47
EF	30-34	$ 30,000	$ 1.74
FF	35-39	$ 30,000	$ 2.25
GF	40-44	$ 30,000	$ 2.91
HF	45-49	$ 30,000	$ 4.35
IF	50-54	$ 30,000	$ 6.81
JF	55-59	$ 30,000	$ 12.21
KF	60-64	$ 30,000	$ 18.42
LF	65-69	$ 19,800	$ 19.94
MF	70-74	$ 12,450	$ 14.69
NF	75-79	$ 8,550	$ 16.02
OF	80 & Over	$ 6,000	$ 11.24

$35,000
Schedule VII

Code	Age	Amount of Insurance Available	Cost Monthly
DG	< 30	$ 35,000	$ 1.72
EG	30-34	$ 35,000	$ 2.03
FG	35-39	$ 35,000	$ 2.63
GG	40-44	$ 35,000	$ 3.40
HG	45-49	$ 35,000	$ 5.08
IG	50-54	$ 35,000	$ 7.95
JG	55-59	$ 35,000	$ 14.25
KG	60-64	$ 35,000	$ 21.49
LG	65-69	$ 23,100	$ 23.26
MG	70-74	$ 14,525	$ 17.13
NG	75-79	$ 9,975	$ 18.68
OG	80 & Over	$ 7,000	$ 13.12

$40,000
Schedule VIII

Code	Age	Amount of Insurance Available	Cost Monthly
DH	< 30	$ 40,000	$ 1.96
EH	30-34	$ 40,000	$ 2.32
FH	35-39	$ 40,000	$ 3.00
GH	40-44	$ 40,000	$ 3.88
HH	45-49	$ 40,000	$ 5.80
IH	50-54	$ 40,000	$ 9.08
JH	55-59	$ 40,000	$ 16.28
KH	60-64	$ 40,000	$ 24.56
LH	65-69	$ 26,400	$ 26.58
MH	70-74	$ 16,600	$ 19.59
NH	75-79	$ 11,400	$ 21.36
OH	80 & Over	$ 8,000	$ 14.99

$45,000
Schedule IX

Code	Age	Amount of Insurance Available	Cost Monthly
DI	< 30	$ 45,000	$ 2.21
EI	30-34	$ 45,000	$ 2.61
FI	35-39	$ 45,000	$ 3.38
GI	40-44	$ 45,000	$ 4.37
HI	45-49	$ 45,000	$ 6.53
II	50-54	$ 45,000	$ 10.22
JI	55-59	$ 45,000	$ 18.32
KI	60-64	$ 45,000	$ 27.63
LI	65-69	$ 29,700	$ 29.91
MI	70-74	$ 18,675	$ 22.03
NI	75-79	$ 12,825	$ 24.02
OI	80 & Over	$ 9,000	$ 16.87

Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2026
$100,000 Supplemental Maximum

$50,000
Schedule X

Code	Age	Amount of Insurance Available	Cost Monthly
DJ	< 30	$ 50,000	$ 2.45
EJ	30-34	$ 50,000	$ 2.90
FJ	35-39	$ 50,000	$ 3.75
GJ	40-44	$ 50,000	$ 4.85
HJ	45-49	$ 50,000	$ 7.25
IJ	50-54	$ 50,000	$ 11.35
JJ	55-59	$ 50,000	$ 20.35
KJ	60-64	$ 50,000	$ 30.70
LJ	65-69	$ 33,000	$ 33.23
MJ	70-74	$ 20,750	$ 24.49
NJ	75-79	$ 14,250	$ 26.70
OJ	80 & Over	$ 10,000	$ 18.74

$55,000
Schedule XI

Code	Age	Amount of Insurance Available	Cost Monthly
DK	< 30	$ 55,000	$ 2.70
EK	30-34	$ 55,000	$ 3.19
FK	35-39	$ 55,000	$ 4.13
GK	40-44	$ 55,000	$ 5.34
HK	45-49	$ 55,000	$ 7.98
IK	50-54	$ 55,000	$ 12.49
JK	55-59	$ 55,000	$ 22.39
KK	60-64	$ 55,000	$ 33.77
LK	65-69	$ 36,300	$ 36.55
MK	70-74	$ 22,825	$ 26.93
NK	75-79	$ 15,675	$ 29.37
OK	80 & Over	$ 11,000	$ 20.61

$60,000
Schedule XII

Code	Age	Amount of Insurance Available	Cost Monthly
DL	< 30	$ 60,000	$ 2.94
EL	30-34	$ 60,000	$ 3.48
FL	35-39	$ 60,000	$ 4.50
GL	40-44	$ 60,000	$ 5.82
HL	45-49	$ 60,000	$ 8.70
IL	50-54	$ 60,000	$ 13.62
JL	55-59	$ 60,000	$ 24.42
KL	60-64	$ 60,000	$ 36.84
LL	65-69	$ 39,600	$ 39.88
ML	70-74	$ 24,900	$ 29.38
NL	75-79	$ 17,100	$ 32.05
OL	80 & Over	$ 12,000	$ 22.49

$65,000
Schedule XIII

Code	Age	Amount of Insurance Available	Cost Monthly
DM	< 30	$ 65,000	$ 3.19
EM	30-34	$ 65,000	$ 3.77
FM	35-39	$ 65,000	$ 4.88
GM	40-44	$ 65,000	$ 6.31
HM	45-49	$ 65,000	$ 9.43
IM	50-54	$ 65,000	$ 14.76
JM	55-59	$ 65,000	$ 26.46
KM	60-64	$ 65,000	$ 39.91
LM	65-69	$ 42,900	$ 43.20
MM	70-74	$ 26,975	$ 31.82
NM	75-79	$ 18,525	$ 34.71
OM	80 & Over	$ 13,000	$ 24.36

$70,000
Schedule XIV

Code	Age	Amount of Insurance Available	Cost Monthly
DN	< 30	$ 70,000	$ 3.43
EN	30-34	$ 70,000	$ 4.06
FN	35-39	$ 70,000	$ 5.25
GN	40-44	$ 70,000	$ 6.79
HN	45-49	$ 70,000	$ 10.15
IN	50-54	$ 70,000	$ 15.89
JN	55-59	$ 70,000	$ 28.49
KN	60-64	$ 70,000	$ 42.98
LN	65-69	$ 46,200	$ 46.52
MN	70-74	$ 29,050	$ 34.28
NN	75-79	$ 19,950	$ 37.39
ON	80 & Over	$ 14,000	$ 26.24

$75,000
Schedule XV

Code	Age	Amount of Insurance Available	Cost Monthly
DO	< 30	$ 75,000	$ 3.68
EO	30-34	$ 75,000	$ 4.35
FO	35-39	$ 75,000	$ 5.63
GO	40-44	$ 75,000	$ 7.28
HO	45-49	$ 75,000	$ 10.88
IO	50-54	$ 75,000	$ 17.03
JO	55-59	$ 75,000	$ 30.53
KO	60-64	$ 75,000	$ 46.05
LO	65-69	$ 49,500	$ 49.85
MO	70-74	$ 31,125	$ 36.72
NO	75-79	$ 21,375	$ 40.05
OO	80 & Over	$ 15,000	$ 28.11

Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2026
$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, 2026

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