

**Published (Adjusted) Life Insurance Premiums - All Employees (except SPOC-covered)  
Effective January 1, 2019  
\$100,000 Supplemental Maximum**

**Basic Life Premiums (State Funded)**

<b>Code</b>	<b>Age Group</b>	<b>Amount of Insurance Available</b>	<b>Monthly Premium</b>
A2	< 65	\$ 20,000	\$ 2.90
B2	65-69	\$ 13,200	\$ 1.91
C2	70-74	\$ 8,300	\$ 1.20
X2	75 & Over	\$ 5,700	\$ 0.83

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

**\$5,000  
Schedule I**

**\$10,000  
Schedule II**

**\$15,000  
Schedule III**

<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
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	\$ 3.06	MB	70-74	\$ 4,150	\$ 6.12	MC	70-74	\$ 6,225	\$ 9.18
NA	75-79	\$ 1,425	\$ 2.67	NB	75-79	\$ 2,850	\$ 5.34	NC	75-79	\$ 4,275	\$ 8.01
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, 2019**  
**\$100,000 Supplemental Maximum**

<b>\$20,000</b>				<b>\$25,000</b>				<b>\$30,000</b>			
<b>Schedule IV</b>				<b>Schedule V</b>				<b>Schedule VI</b>			
<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
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	\$ 12.23	ME	70-74	\$ 10,375	\$ 15.29	MF	70-74	\$ 12,450	\$ 18.35
ND	75-79	\$ 5,700	\$ 10.68	NE	75-79	\$ 7,125	\$ 13.35	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

<b>\$35,000</b>				<b>\$40,000</b>				<b>\$45,000</b>			
<b>Schedule VII</b>				<b>Schedule VIII</b>				<b>Schedule IX</b>			
<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
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	\$ 21.41	MH	70-74	\$ 16,600	\$ 24.47	MI	70-74	\$ 18,675	\$ 27.53
NG	75-79	\$ 9,975	\$ 18.69	NH	75-79	\$ 11,400	\$ 21.36	NI	75-79	\$ 12,825	\$ 24.03
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, 2019**  
**\$100,000 Supplemental Maximum**

<b>\$50,000</b>				<b>\$55,000</b>				<b>\$60,000</b>			
<b>Schedule X</b>				<b>Schedule XI</b>				<b>Schedule XII</b>			
<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
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	\$ 30.59	MK	70-74	\$ 22,825	\$ 33.64	ML	70-74	\$ 24,900	\$ 36.70
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

<b>\$65,000</b>				<b>\$70,000</b>				<b>\$75,000</b>			
<b>Schedule XIII</b>				<b>Schedule XIV</b>				<b>Schedule XV</b>			
<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
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	\$ 39.76	MN	70-74	\$ 29,050	\$ 42.82	MO	70-74	\$ 31,125	\$ 45.88
NM	75-79	\$ 18,525	\$ 34.72	NN	75-79	\$ 19,950	\$ 37.39	NO	75-79	\$ 21,375	\$ 40.06
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, 2019  
\$100,000 Supplemental Maximum**

<b>\$80,000 Schedule XVI</b>				<b>\$85,000 Schedule XVII</b>				<b>\$90,000 Schedule XVIII</b>			
<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
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	\$ 48.94	MQ	70-74	\$ 35,275	\$ 52.00	MR	70-74	\$ 37,350	\$ 55.05
NP	75-79	\$ 22,800	\$ 42.73	NQ	75-79	\$ 24,225	\$ 45.40	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

<b>\$95,000 Schedule XIX</b>				<b>\$100,000 Schedule XX</b>			
<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>	<b>Code</b>	<b>Age</b>	<b>Amount of Insurance Available</b>	<b>Cost Monthly</b>
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	\$ 58.11	MT	70-74	\$ 41,500	\$ 61.17
NS	75-79	\$ 27,075	\$ 50.74	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, 2019

$$\frac{\text{Bi-Weekly Salary (to maximum of \$2,307.69)} \times 26 \times .00310}{12}$$