

**Published (Adjusted) Life Insurance Premiums - SPOC-Covered Employees Only
Effective January 1, 2019**

Basic Life Premiums (State Funded)

| Code | Age Group | Amount of Insurance Available | Monthly Premium |
|-------------|------------------|--------------------------------------|------------------------|
| A1 | < 65 | \$ 50,000 | \$ 7.25 |
| B1 | 65-69 | \$ 33,000 | \$ 4.79 |
| C1 | 70-74 | \$ 20,750 | \$ 3.01 |
| X1 | 75 & Over | \$ 14,250 | \$ 2.07 |

Optional Life Insurance Rates (Employee Funded)

**\$25,000
Schedule I**

**\$50,000
Schedule II**

**\$75,000
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 |
|-------------|------------|--------------------------------------|---------------------|-------------|------------|--------------------------------------|---------------------|-------------|------------|--------------------------------------|---------------------|
| D1 | < 30 | \$ 25,000 | \$ 1.23 | D2 | < 30 | \$ 50,000 | \$ 2.45 | D3 | < 30 | \$ 75,000 | \$ 3.68 |
| E1 | 30-34 | \$ 25,000 | \$ 1.45 | E2 | 30-34 | \$ 50,000 | \$ 2.90 | E3 | 30-34 | \$ 75,000 | \$ 4.35 |
| F1 | 35-39 | \$ 25,000 | \$ 1.88 | F2 | 35-39 | \$ 50,000 | \$ 3.75 | F3 | 35-39 | \$ 75,000 | \$ 5.63 |
| G1 | 40-44 | \$ 25,000 | \$ 2.43 | G2 | 40-44 | \$ 50,000 | \$ 4.85 | G3 | 40-44 | \$ 75,000 | \$ 7.28 |
| H1 | 45-49 | \$ 25,000 | \$ 3.63 | H2 | 45-49 | \$ 50,000 | \$ 7.25 | H3 | 45-49 | \$ 75,000 | \$ 10.88 |
| I1 | 50-54 | \$ 25,000 | \$ 5.68 | I2 | 50-54 | \$ 50,000 | \$ 11.35 | I3 | 50-54 | \$ 75,000 | \$ 17.03 |
| J1 | 55-59 | \$ 25,000 | \$ 10.18 | J2 | 55-59 | \$ 50,000 | \$ 20.35 | J3 | 55-59 | \$ 75,000 | \$ 30.53 |
| K1 | 60-64 | \$ 25,000 | \$ 15.35 | K2 | 60-64 | \$ 50,000 | \$ 30.70 | K3 | 60-64 | \$ 75,000 | \$ 46.05 |
| L1 | 65-69 | \$ 16,500 | \$ 16.62 | L2 | 65-69 | \$ 33,000 | \$ 33.23 | L3 | 65-69 | \$ 49,500 | \$ 49.85 |
| M1 | 70-74 | \$ 10,375 | \$ 15.29 | M2 | 70-74 | \$ 20,750 | \$ 30.59 | M3 | 70-74 | \$ 31,125 | \$ 45.88 |
| N1 | 75-79 | \$ 7,125 | \$ 13.35 | N2 | 75-79 | \$ 14,250 | \$ 26.70 | N3 | 75-79 | \$ 21,375 | \$ 40.06 |
| O1 | 80 & Over | \$ 5,000 | \$ 9.37 | O2 | 80 & Over | \$ 10,000 | \$ 18.74 | O3 | 80 & Over | \$ 15,000 | \$ 28.11 |

**Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2019**

\$250,000 Supplemental Maximum; \$100,000 Guarantee Issue Supplemental

**\$100,000
Schedule IV**

| Code | Age | Amount of Insurance Available | Cost Monthly |
|-------------|------------|--------------------------------------|---------------------|
| D4 | < 30 | \$ 100,000 | \$ 4.90 |
| E4 | 30-34 | \$ 100,000 | \$ 5.80 |
| F4 | 35-39 | \$ 100,000 | \$ 7.50 |
| G4 | 40-44 | \$ 100,000 | \$ 9.70 |
| H4 | 45-49 | \$ 100,000 | \$ 14.50 |
| I4 | 50-54 | \$ 100,000 | \$ 22.70 |
| J4 | 55-59 | \$ 100,000 | \$ 40.70 |
| K4 | 60-64 | \$ 100,000 | \$ 61.40 |
| L4 | 65-69 | \$ 66,000 | \$ 66.46 |
| M4 | 70-74 | \$ 41,500 | \$ 61.17 |
| N4 | 75-79 | \$ 28,500 | \$ 53.41 |
| O4 | 80 & Over | \$ 20,000 | \$ 37.48 |

**\$125,000
Schedule V**

| Code | Age | Amount of Insurance Available | Cost Monthly |
|-------------|------------|--------------------------------------|---------------------|
| D5 | < 30 | \$ 125,000 | \$ 6.13 |
| E5 | 30-34 | \$ 125,000 | \$ 7.25 |
| F5 | 35-39 | \$ 125,000 | \$ 9.38 |
| G5 | 40-44 | \$ 125,000 | \$ 12.13 |
| H5 | 45-49 | \$ 125,000 | \$ 18.13 |
| I5 | 50-54 | \$ 125,000 | \$ 28.38 |
| J5 | 55-59 | \$ 125,000 | \$ 50.88 |
| K5 | 60-64 | \$ 125,000 | \$ 76.75 |
| L5 | 65-69 | \$ 82,500 | \$ 83.08 |
| M5 | 70-74 | \$ 51,875 | \$ 76.46 |
| N5 | 75-79 | \$ 35,625 | \$ 66.76 |
| O5 | 80 & Over | \$ 25,000 | \$ 46.85 |

**\$150,000
Schedule VI**

| Code | Age | Amount of Insurance Available | Cost Monthly |
|-------------|------------|--------------------------------------|---------------------|
| D6 | < 30 | \$ 150,000 | \$ 7.35 |
| E6 | 30-34 | \$ 150,000 | \$ 8.70 |
| F6 | 35-39 | \$ 150,000 | \$ 11.25 |
| G6 | 40-44 | \$ 150,000 | \$ 14.55 |
| H6 | 45-49 | \$ 150,000 | \$ 21.75 |
| I6 | 50-54 | \$ 150,000 | \$ 34.05 |
| J6 | 55-59 | \$ 150,000 | \$ 61.05 |
| K6 | 60-64 | \$ 150,000 | \$ 92.10 |
| L6 | 65-69 | \$ 99,000 | \$ 99.69 |
| M6 | 70-74 | \$ 62,250 | \$ 91.76 |
| N6 | 75-79 | \$ 42,750 | \$ 80.11 |
| O6 | 80 & Over | \$ 30,000 | \$ 56.22 |

**\$175,000
Schedule VII**

| Code | Age | Amount of Insurance Available | Cost Monthly |
|-------------|------------|--------------------------------------|---------------------|
| D7 | < 30 | \$ 175,000 | \$ 8.58 |
| E7 | 30-34 | \$ 175,000 | \$ 10.15 |
| F7 | 35-39 | \$ 175,000 | \$ 13.13 |
| G7 | 40-44 | \$ 175,000 | \$ 16.98 |
| H7 | 45-49 | \$ 175,000 | \$ 25.38 |
| I7 | 50-54 | \$ 175,000 | \$ 39.73 |
| J7 | 55-59 | \$ 175,000 | \$ 71.23 |
| K7 | 60-64 | \$ 175,000 | \$ 107.45 |
| L7 | 65-69 | \$ 115,500 | \$ 116.31 |
| M7 | 70-74 | \$ 72,625 | \$ 107.05 |
| N7 | 75-79 | \$ 49,875 | \$ 93.47 |
| O7 | 80 & Over | \$ 35,000 | \$ 65.59 |

**\$200,000
Schedule VIII**

| Code | Age | Amount of Insurance Available | Cost Monthly |
|-------------|------------|--------------------------------------|---------------------|
| D8 | < 30 | \$ 200,000 | \$ 9.80 |
| E8 | 30-34 | \$ 200,000 | \$ 11.60 |
| F8 | 35-39 | \$ 200,000 | \$ 15.00 |
| G8 | 40-44 | \$ 200,000 | \$ 19.40 |
| H8 | 45-49 | \$ 200,000 | \$ 29.00 |
| I8 | 50-54 | \$ 200,000 | \$ 45.40 |
| J8 | 55-59 | \$ 200,000 | \$ 81.40 |
| K8 | 60-64 | \$ 200,000 | \$ 122.80 |
| L8 | 65-69 | \$ 132,000 | \$ 132.92 |
| M8 | 70-74 | \$ 83,000 | \$ 122.34 |
| N8 | 75-79 | \$ 57,000 | \$ 106.82 |
| O8 | 80 & Over | \$ 40,000 | \$ 74.96 |

**\$225,000
Schedule IX**

| Code | Age | Amount of Insurance Available | Cost Monthly |
|-------------|------------|--------------------------------------|---------------------|
| D9 | < 30 | \$ 225,000 | \$ 11.03 |
| E9 | 30-34 | \$ 225,000 | \$ 13.05 |
| F9 | 35-39 | \$ 225,000 | \$ 16.88 |
| G9 | 40-44 | \$ 225,000 | \$ 21.83 |
| H9 | 45-49 | \$ 225,000 | \$ 32.63 |
| I9 | 50-54 | \$ 225,000 | \$ 51.08 |
| J9 | 55-59 | \$ 225,000 | \$ 91.58 |
| K9 | 60-64 | \$ 225,000 | \$ 138.15 |
| L9 | 65-69 | \$ 148,500 | \$ 149.54 |
| M9 | 70-74 | \$ 93,375 | \$ 137.63 |
| N9 | 75-79 | \$ 64,125 | \$ 120.17 |
| O9 | 80 & Over | \$ 45,000 | \$ 84.33 |

Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2019
\$250,000 Supplemental Maximum; \$100,000 Guarantee Issue Supplemental

\$250,000
Schedule X

| Code | Age | Amount of Insurance Available | Cost Monthly |
|-------------|------------|--------------------------------------|---------------------|
| SD | < 30 | \$ 250,000 | \$ 12.25 |
| SE | 30-34 | \$ 250,000 | \$ 14.50 |
| SF | 35-39 | \$ 250,000 | \$ 18.75 |
| SG | 40-44 | \$ 250,000 | \$ 24.25 |
| SH | 45-49 | \$ 250,000 | \$ 36.25 |
| SI | 50-54 | \$ 250,000 | \$ 56.75 |
| SJ | 55-59 | \$ 250,000 | \$ 101.75 |
| SK | 60-64 | \$ 250,000 | \$ 153.50 |
| SL | 65-69 | \$ 165,000 | \$ 166.16 |
| SM | 70-74 | \$ 103,750 | \$ 152.93 |
| SN | 75-79 | \$ 71,250 | \$ 133.52 |
| SO | 80 & Over | \$ 50,000 | \$ 93.70 |

Monthly Long Term Disability Premium
 Effective January 1, 2019

Bi-Weekly Salary (to maximum of \$2,307.69) x 26 x .00310
/12