

**Published (Adjusted) Life Insurance Premiums - SPOC-Covered Employees Only
Effective January 1, 2021**

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, 2021

\$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, 2021
\$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, 2021

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

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