

**Published (Adjusted) Life Insurance Premiums - SPOC-Covered Employees Only
Effective January 1, 2022**

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)

**\$100,000
Schedule I**

**\$200,000
Schedule II**

**\$300,000
Schedule III**

| Code | Age | Amount of Insurance Available | Cost Monthly | Code | Age | Amount of Insurance Available | Cost Monthly | Code | Age | Amount of Insurance Available |
|-------------|------------|--------------------------------------|---------------------|-------------|------------|--------------------------------------|---------------------|-------------|------------|--------------------------------------|
| 1A | < 30 | \$ 100,000 | \$ 4.90 | 2A | < 30 | \$ 200,000 | \$ 9.80 | 3A | < 30 | \$ 300,000 |
| 1B | 30-34 | \$ 100,000 | \$ 5.80 | 2B | 30-34 | \$ 200,000 | \$ 11.60 | 3B | 30-34 | \$ 300,000 |
| 1C | 35-39 | \$ 100,000 | \$ 7.50 | 2C | 35-39 | \$ 200,000 | \$ 15.00 | 3C | 35-39 | \$ 300,000 |
| 1D | 40-44 | \$ 100,000 | \$ 9.70 | 2D | 40-44 | \$ 200,000 | \$ 19.40 | 3D | 40-44 | \$ 300,000 |
| 1E | 45-49 | \$ 100,000 | \$ 14.50 | 2E | 45-49 | \$ 200,000 | \$ 29.00 | 3E | 45-49 | \$ 300,000 |
| 1F | 50-54 | \$ 100,000 | \$ 22.70 | 2F | 50-54 | \$ 200,000 | \$ 45.40 | 3F | 50-54 | \$ 300,000 |
| 1G | 55-59 | \$ 100,000 | \$ 40.70 | 2G | 55-59 | \$ 200,000 | \$ 81.40 | 3G | 55-59 | \$ 300,000 |
| 1H | 60-64 | \$ 100,000 | \$ 61.40 | 2H | 60-64 | \$ 200,000 | \$ 122.80 | 3H | 60-64 | \$ 300,000 |
| 1I | 65-69 | \$ 66,000 | \$ 66.46 | 2I | 65-69 | \$ 132,000 | \$ 132.92 | 3I | 65-69 | \$ 198,000 |
| 1J | 70-74 | \$ 41,500 | \$ 61.17 | 2J | 70-74 | \$ 83,000 | \$ 122.34 | 3J | 70-74 | \$ 124,500 |
| 1K | 75-79 | \$ 28,500 | \$ 53.41 | 2K | 75-79 | \$ 57,000 | \$ 106.82 | 3K | 75-79 | \$ 85,500 |
| 1L | 80 & Over | \$ 20,000 | \$ 37.48 | 2L | 80 & Over | \$ 40,000 | \$ 74.96 | 3L | 80 & Over | \$ 60,000 |

Optional (Employee Funded) Supplemental Life Insurance Rates

Effective January 1, 2022

\$1,000,000 Supplemental Maximum; \$100,000 Guarantee Issue Supplemental

**\$400,000
Schedule IV**

**\$500,000
Schedule V**

**\$600,000
Schedule VI**

| 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 | \$ 244.68 |
| 4K | 75-79 | \$ 114,000 | \$ 213.64 |
| 4L | 80 & Over | \$ 80,000 | \$ 149.92 |

**\$700,000
Schedule VII**

| 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 | \$ 305.86 |
| 5K | 75-79 | \$ 142,500 | \$ 267.05 |
| 5L | 80 & Over | \$ 100,000 | \$ 187.40 |

**\$800,000
Schedule VIII**

| Code | Age | Amount of Insurance Available |
|------|-----------|-------------------------------|
| 6A | < 30 | \$ 600,000 |
| 6B | 30-34 | \$ 600,000 |
| 6C | 35-39 | \$ 600,000 |
| 6D | 40-44 | \$ 600,000 |
| 6E | 45-49 | \$ 600,000 |
| 6F | 50-54 | \$ 600,000 |
| 6G | 55-59 | \$ 600,000 |
| 6H | 60-64 | \$ 600,000 |
| 6I | 65-69 | \$ 396,000 |
| 6J | 70-74 | \$ 249,000 |
| 6K | 75-79 | \$ 171,000 |
| 6L | 80 & Over | \$ 120,000 |

**\$900,000
Schedule IX**

| 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 | \$ 428.20 |
| 7K | 75-79 | \$ 199,500 | \$ 373.86 |
| 7L | 80 & Over | \$ 140,000 | \$ 262.36 |

| 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 | \$ 489.37 |
| 8K | 75-79 | \$ 228,000 | \$ 427.27 |
| 8L | 80 & Over | \$ 160,000 | \$ 299.84 |

| Code | Age | Amount of Insurance Available |
|------|-----------|-------------------------------|
| 9A | < 30 | \$ 900,000 |
| 9B | 30-34 | \$ 900,000 |
| 9C | 35-39 | \$ 900,000 |
| 9D | 40-44 | \$ 900,000 |
| 9E | 45-49 | \$ 900,000 |
| 9F | 50-54 | \$ 900,000 |
| 9G | 55-59 | \$ 900,000 |
| 9H | 60-64 | \$ 900,000 |
| 9I | 65-69 | \$ 594,000 |
| 9J | 70-74 | \$ 373,500 |
| 9K | 75-79 | \$ 256,500 |
| 9L | 80 & Over | \$ 180,000 |

**Optional (Employee Funded) Supplemental Life Insurance Rates
Effective January 1, 2022**

\$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 | \$ 611.71 |
| 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, 2022

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

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Cost
Monthly
\$ 14.70
\$ 17.40
\$ 22.50
\$ 29.10
\$ 43.50
\$ 68.10
\$ 122.10
\$ 184.20
\$ 199.39
\$ 183.51
\$ 160.23
\$ 112.44

Cost
Monthly
\$ 29.40
\$ 34.80
\$ 45.00
\$ 58.20
\$ 87.00
\$ 136.20
\$ 244.20
\$ 368.40
\$ 398.77
\$ 367.03
\$ 320.45
\$ 224.88

Cost
Monthly
\$ 44.10
\$ 52.20
\$ 67.50
\$ 87.30
\$ 130.50
\$ 204.30
\$ 366.30
\$ 552.60
\$ 598.16
\$ 550.54
\$ 480.68
\$ 337.32