

Published (Adjusted) Life Insurance Premiums - All Employees (except SPOC-covered)

Effective January 1, 2023

\$100,000 Supplemental Maximum

Basic Life Premiums (State Funded)

Code	Age Group	Amount of Insurance Available	Monthly Premium
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**

Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
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, 2023
\$100,000 Supplemental Maximum

\$20,000				\$25,000				\$30,000				
Schedule IV				Schedule V				Schedule VI				
		Amount of										
		Insurance										
Code	Age	Available	Cost	Code	Age	Available	Cost	Code	Age	Available	Cost Monthly	
			Monthly									
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	

\$35,000				\$40,000				\$45,000				
Schedule VII				Schedule VIII				Schedule IX				
		Amount of										
		Insurance										
Code	Age	Available	Cost	Code	Age	Available	Cost	Code	Age	Available	Cost Monthly	
			Monthly									
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, 2023
\$100,000 Supplemental Maximum

\$50,000				\$55,000				\$60,000			
Schedule X				Schedule XI				Schedule XII			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
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

\$65,000				\$70,000				\$75,000			
Schedule XIII				Schedule XIV				Schedule XV			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
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, 2023
\$100,000 Supplemental Maximum**

\$80,000 Schedule XVI				\$85,000 Schedule XVII				\$90,000 Schedule XVIII			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
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

\$95,000 Schedule XIX				\$100,000 Schedule XX			
Code	Age	Amount of Insurance Available	Cost Monthly	Code	Age	Amount of Insurance Available	Cost Monthly
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, 2023

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