



The Standard
Optional Life Insurance Plans and Rates
2016-17 Plan Year
(No change from 2015-16)



Optional Employee Life Plans and Rates \$10,000 - \$500,000 Maximum Benefit		
Age as of Each October 1st	Monthly Rate Per Each \$10,000 of Benefit	
	If employee HAS NOT used tobacco in the past 12 months	If employee HAS used tobacco in the past 12 months
Under 25	\$0.400	\$0.570
25 – 29	\$0.450	\$0.640
30 – 34	\$0.500	\$0.800
35 – 39	\$0.700	\$1.000
40 – 44	\$1.000	\$1.430
45 – 49	\$1.500	\$2.120
50 – 54	\$2.300	\$3.240
55 – 59	\$4.300	\$5.930
60 – 64	\$6.600	\$9.040
65 – 69	\$12.700	\$17.020
70 – 74	\$14.800	\$20.600
75+	\$20.600	\$26.400

Optional Spouse Life Plans and Rates \$10,000 - \$500,000 Maximum Benefit		
Age as of Each October 1st	Monthly Rate Per Each \$10,000 of Benefit	
	If spouse HAS NOT used tobacco in the past 12 months	If spouse HAS used tobacco in the past 12 months
Under 25	\$0.520	\$0.750
25 – 29	\$0.620	\$0.890
30 – 34	\$0.830	\$1.190
35 – 39	\$0.940	\$1.360
40 – 44	\$1.150	\$1.660
45 – 49	\$1.780	\$2.520
50 – 54	\$2.620	\$3.710
55 – 59	\$4.720	\$6.530
60 – 64	\$7.130	\$9.780
65 – 69	\$13.630	\$18.290
70 – 74	\$16.340	\$21.460
75+	\$37.740	\$48.380

Optional Child Life Plan and Rate \$2,000 - \$10,000 Maximum Benefit	
Monthly Rate for \$2,000 of Benefit	\$0.100