



Term Life Plan Rates

Basic Life Insurance (for any age)	Monthly Cost
1 X Annual Salary, to a maximum of \$50,000, minimum of \$15,000	No cost to employee; paid by School District

Optional Employee Term Life Rates										
AGE	\$10,000	\$20,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$200,000	\$250,000
< 25	\$0.33	\$0.66	\$0.83	\$1.65	\$2.48	\$3.30	\$4.13	\$4.95	\$6.60	\$8.25
25 - 29	\$0.33	\$0.66	\$0.83	\$1.65	\$2.48	\$3.30	\$4.13	\$4.95	\$6.60	\$8.25
30 - 34	\$0.39	\$0.78	\$0.98	\$1.95	\$2.93	\$3.90	\$4.88	\$5.85	\$7.80	\$9.75
35 - 39	\$0.52	\$1.04	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$10.40	\$13.00
40 - 44	\$0.77	\$1.54	\$1.93	\$3.85	\$5.78	\$7.70	\$9.63	\$11.55	\$15.40	\$19.25
45 - 49	\$1.28	\$2.56	\$3.20	\$6.40	\$9.60	\$12.80	\$16.00	\$19.20	\$25.60	\$32.00
50 - 54	\$1.99	\$3.98	\$4.98	\$9.95	\$14.93	\$19.90	\$24.88	\$29.85	\$39.80	\$49.75
55 - 59	\$3.53	\$7.06	\$8.83	\$17.65	\$26.48	\$35.30	\$44.13	\$52.95	\$70.60	\$88.25
60 - 64	\$4.69	\$9.38	\$11.73	\$23.45	\$35.18	\$46.90	\$58.63	\$70.35	\$93.80	\$117.25
65 - 69	\$6.92	\$13.84	\$17.30	\$34.60	\$51.90	\$69.20	\$86.50	\$103.80	\$138.40	\$173.00
70+	\$6.92	\$13.84	\$17.30	\$34.60	\$51.90	\$69.20	\$86.50	\$103.80	\$138.40	\$173.00

Optional Spouse Term Life Rates										
AGE	\$5,000	\$10,000	\$12,500	\$25,000	\$37,500	\$50,000	\$62,500	\$75,000	\$100,000	\$125,000
< 25	\$0.42	\$0.83	\$1.04	\$2.08	\$3.11	\$4.15	\$5.19	\$6.23	\$8.30	\$10.38
25 - 29	\$0.42	\$0.83	\$1.04	\$2.08	\$3.11	\$4.15	\$5.19	\$6.23	\$8.30	\$10.38
30 - 34	\$0.49	\$0.98	\$1.23	\$2.45	\$3.68	\$4.90	\$6.13	\$7.35	\$9.80	\$12.25
35 - 39	\$0.66	\$1.31	\$1.64	\$3.28	\$4.91	\$6.55	\$8.19	\$9.83	\$13.10	\$16.38
40 - 44	\$0.98	\$1.95	\$2.44	\$4.88	\$7.31	\$9.75	\$12.19	\$14.63	\$19.50	\$24.38
45 - 49	\$1.63	\$3.25	\$4.06	\$8.13	\$12.19	\$16.25	\$20.31	\$24.38	\$32.50	\$40.63
50 - 54	\$2.52	\$5.04	\$6.30	\$12.60	\$18.90	\$25.20	\$31.50	\$37.80	\$50.40	\$63.00
55 - 59	\$4.46	\$8.92	\$11.15	\$22.30	\$33.45	\$44.60	\$55.75	\$66.90	\$89.20	\$111.50
60 - 64	\$5.93	\$11.85	\$14.82	\$29.63	\$44.44	\$59.25	\$74.06	\$88.88	\$118.50	\$148.13
65 - 69	\$8.75	\$17.50	\$21.88	\$43.75	\$65.63	\$87.50	\$109.38	\$131.25	\$175.00	\$218.75
70+	\$10.30	\$20.60	\$25.75	\$51.50	\$77.25	\$103.00	\$128.75	\$154.50	\$206.00	\$257.50

Optional Life Children*	Monthly Cost	Prior Cost
10% of employee coverage, to a maximum of \$20,000	\$0.103 per \$1,000 of coverage	\$0.103 per \$1,000 of coverage

Stand Alone Optional Life Dependents*	Monthly Cost	Prior Cost
\$10,000 for spouse and dependent children	\$4.05	\$4.05

*(children up to age 26, regardless of student status or marital status)



*(children up to age 26, regardless of student status or marital status)