

**Employee Optional Life Insurance Monthly Premium (Non-Tobacco – have not used tobacco in prior 12 months)**

Age	Thru 24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 & Up
<b>\$20,000</b>	\$0.80	\$0.96	\$1.24	\$1.38	\$1.50	\$2.36	\$3.48	\$6.60	\$10.26	\$19.90	\$32.60	\$32.80
<b>\$40,000</b>	\$1.60	\$1.92	\$2.48	\$2.76	\$3.00	\$4.72	\$6.96	\$13.20	\$20.52	\$39.80	\$65.20	\$65.60
<b>\$60,000</b>	\$2.40	\$2.88	\$3.72	\$4.14	\$4.50	\$7.08	\$10.44	\$19.80	\$30.78	\$59.70	\$97.80	\$98.40
<b>\$80,000</b>	\$3.20	\$3.84	\$4.96	\$5.52	\$6.00	\$9.44	\$13.92	\$26.40	\$41.04	\$79.60	\$130.40	\$131.20
<b>\$100,000</b>	\$4.00	\$4.80	\$6.20	\$6.90	\$7.50	\$11.80	\$17.40	\$33.00	\$51.30	\$99.50	\$163.00	\$164.00

**Employee Optional Life Insurance Monthly Premium (Tobacco – have used tobacco in prior 12 months)**

Age	Thru 24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 & Up
<b>\$20,000</b>	\$1.28	\$1.48	\$1.92	\$2.12	\$2.32	\$3.56	\$5.24	\$9.60	\$14.80	\$27.80	\$44.00	\$43.00
<b>\$40,000</b>	\$2.56	\$2.96	\$3.84	\$4.24	\$4.64	\$7.12	\$10.48	\$19.20	\$29.60	\$55.60	\$88.00	\$86.00
<b>\$60,000</b>	\$3.84	\$4.44	\$5.76	\$6.36	\$6.96	\$10.68	\$15.72	\$28.80	\$44.40	\$83.40	\$132.00	\$129.00
<b>\$80,000</b>	\$5.12	\$5.92	\$7.68	\$8.48	\$9.28	\$14.24	\$20.96	\$38.40	\$59.20	\$111.20	\$176.00	\$172.00
<b>\$100,000</b>	\$6.40	\$7.40	\$9.60	\$10.60	\$11.60	\$17.80	\$26.20	\$48.00	\$74.00	\$139.00	\$220.00	\$215.00

\*This table shows premium rates to \$100,000 in coverage – the limit to which currently enrolled employees may increase coverage during the limited special open enrollment period, March 1-31, 2016.