

The Standard
Optional Life Insurance Plans and Rates
2019-20 Plan Year
 (no change from 2018-19)



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	\$0.340	\$0.500
25 – 29	\$0.383	\$0.600
30 – 34	\$0.425	\$0.800
35 – 39	\$0.595	\$0.900
40 – 44	\$0.850	\$1.216
45 – 49	\$1.275	\$1.802
50 – 54	\$1.955	\$2.754
55 – 59	\$3.655	\$5.041
60 – 64	\$5.610	\$7.684
65 – 69	\$10.795	\$14.467
70 – 74	\$12.580	\$20.600
75+	\$17.510	\$22.440

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	\$0.468	\$0.675
25 – 29	\$0.558	\$0.801
30 – 34	\$0.747	\$1.071
35 – 39	\$0.846	\$1.224
40 – 44	\$1.000	\$1.494
45 – 49	\$1.500	\$2.268
50 – 54	\$2.300	\$3.339
55 – 59	\$4.250	\$5.877
60 – 64	\$6.420	\$8.802
65 – 69	\$12.270	\$16.461
70 – 74	\$14.710	\$20.600
75+	\$20.600	\$43.542

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