



The Standard
Basic Life Insurance Plans and Rates
2018-19 Plan Year



Basic Life Plans and Rates		
Plan Design	Benefit Level	Monthly Rate Per Each \$1,000 of Benefit
Plan 1	\$5,000.00	\$0.104
Plan 2	\$7,500.00	\$0.104
Plan 3	\$10,000.00	\$0.104
Plan 4	\$15,000.00	\$0.104
Plan 5	\$20,000.00	\$0.104
Plan 6	\$25,000.00	\$0.104
Plan 7	\$30,000.00	\$0.104
Plan 8	\$35,000.00	\$0.104
Plan 9	\$40,000.00	\$0.104
Plan 10	\$50,000.00	\$0.104
Plan 11	\$100,000.00	\$0.104
Plan 12	\$110,000.00	\$0.104
Plan 13	\$200,000.00	\$0.104
Plan 14	\$300,000.00	\$0.104
Plan 15	1 Times Annual Pay, Maximum \$300,000	\$0.109
Plan 16	2 Times Annual Pay, Maximum \$300,000	\$0.109
Plan 17	3 Times Annual Pay, Maximum \$500,000	\$0.140

Basic Dependent Life Plans and Rates	
\$2,000 or \$5,000 Maximum Benefit	
Monthly Rate for \$2,000 of Benefit	\$0.500
Monthly Rate for \$5,000 of Benefit	\$1.250

The Standard
Optional Life Insurance Plans and Rates
2018-19 Plan Year



Optional Employee Life Plans and Rates \$10,000 - \$500,000 Maximum Benefit		
Age as of Each October 1st	Monthly Rate Per Each \$1,000 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	\$0.034	\$0.050
25 – 29	\$0.038	\$0.060
30 – 34	\$0.043	\$0.080
35 – 39	\$0.060	\$0.090
40 – 44	\$0.085	\$0.122
45 – 49	\$0.128	\$0.180
50 – 54	\$0.196	\$0.275
55 – 59	\$0.366	\$0.504
60 – 64	\$0.561	\$0.768
65 – 69	\$1.080	\$1.447
70 – 74	\$1.258	\$2.060
75+	\$1.751	\$2.244

Optional Spouse Life Plans and Rates \$10,000 - \$500,000 Maximum Benefit		
Age as of Each October 1st	Monthly Rate Per Each \$1,000 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	\$0.047	\$0.068
25 – 29	\$0.056	\$0.080
30 – 34	\$0.075	\$0.107
35 – 39	\$0.085	\$0.122
40 – 44	\$0.100	\$0.149
45 – 49	\$0.150	\$0.227
50 – 54	\$0.230	\$0.334
55 – 59	\$0.425	\$0.588
60 – 64	\$0.642	\$0.880
65 – 69	\$1.227	\$1.646
70 – 74	\$1.471	\$2.060
75+	\$2.060	\$4.354

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