

2017 SUPPLEMENTAL LIFE INSURANCE RATES

CURRENT AGE	MONTHLY RATE	
	PER \$10,000 COVERAGE (EMPLOYEE)	PER \$5,000 COVERAGE (SPOUSE)
Younger than 30	\$0.60	\$0.30
30 to 34	\$0.80	\$0.40
35 to 39	\$0.90	\$0.45
40 to 44	\$1.30	\$0.65
45 to 49	\$2.20	\$1.10
50 to 54	\$3.80	\$1.90
55 to 59	\$7.00	\$3.50
60 to 64	\$7.80	\$3.90
65 to 69	\$14.30	\$7.15
70 to 74	\$22.90	\$11.45
75 to 99	\$39.10	\$19.55
CHILD LIFE		
\$2,500	\$5,000	\$10,000
\$0.20	\$0.40	\$0.80

SHORT-TERM DISABILITY

	50% COVERAGE LEVEL	70% COVERAGE LEVEL
Salary Replacement Amount	50% of base annual earnings	70% of base annual earnings
Weekly Pay Amount Maximum	\$1,000 weekly maximum	\$1,400 weekly maximum
Maximum Disability Period	26 Weeks	26 Weeks
Illness Waiting Period	14 days	7 days
Injury Waiting Period	14 days	No waiting period
Monthly Cost	\$0.28 per \$10/ base annual earnings	\$0.39 per \$10/ base annual earnings

LONG-TERM DISABILITY (LTD)

	50% COVERAGE LEVEL
Benefit Maximum	\$5,000 per month
Monthly Cost	\$0.16 per \$100 of eligible payroll