



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



| <b>Optional Employee Life Plans and Rates</b><br><b>\$10,000 - \$500,000 Maximum Benefit</b> |   |   |
|--|---|---|
| <b>Age as of Each<br/>October 1st</b>  | <b>Monthly Rate Per Each \$10,000 of Benefit</b>                  |   |
|  | <b>If employee HAS NOT used<br/>tobacco in the past 12 months</b> | <b>If employee HAS used tobacco in<br/>the past 12 months</b> |
| 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  |

| <b>Optional Spouse Life Plans and Rates</b><br><b>\$10,000 - \$500,000 Maximum Benefit</b> |   |   |
|--|---|---|
| <b>Age as of Each<br/>October 1st</b>  | <b>Monthly Rate Per Each \$10,000 of Benefit</b>                |   |
|  | <b>If spouse HAS NOT used tobacco<br/>in the past 12 months</b> | <b>If spouse HAS used tobacco in the<br/>past 12 months</b> |
| 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  |

| <b>Optional Child Life Plan and Rate</b><br><b>\$2,000 - \$10,000 Maximum Benefit</b> |         |
|---|---------|
| Monthly Rate for \$2,000 of Benefit   | \$0.100 |