

Premium Worksheet



Rates and/or benefits may be changed on a class basis. Rates are based on the employee's age and increase as you enter each new age category. For Spouse Supplemental Term Life and Accidental Death & Dismemberment (AD&D) Insurance, rates are based on the spouse's age and increase as your spouse enters each new age category.

SHORT TERM DISABILITY INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Your Annual Earnings}}{\div 52 = \text{Your Weekly Earnings}} \times 60\% = \text{Weekly Benefit Max} = \$1,000 \div 10 = \text{Rate} \times \$0.3780 \times 100\% = \text{Premium Amount}$$

5962e NS 07/21 . Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

VOLUNTARY LONG TERM DISABILITY INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Your Annual Earnings Maximum} = \$200,000}{\div 12 = \text{Your Monthly Earnings}} \div 100 = \text{Rate} \times \$2.1900 = \text{Premium Amount}$$

5962e NS 07/21. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61
\$20,000	\$1.22	\$1.22	\$1.22	\$1.22	\$1.22	\$1.22	\$1.22	\$1.22	\$1.22	\$1.22	\$1.22	\$1.22
\$30,000	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83
\$40,000	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44
\$50,000	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05
\$60,000	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66
\$70,000	\$4.27	\$4.27	\$4.27	\$4.27	\$4.27	\$4.27	\$4.27	\$4.27	\$4.27	\$4.27	\$4.27	\$4.27
\$80,000	\$4.88	\$4.88	\$4.88	\$4.88	\$4.88	\$4.88	\$4.88	\$4.88	\$4.88	\$4.88	\$4.88	\$4.88
\$90,000	\$5.49	\$5.49	\$5.49	\$5.49	\$5.49	\$5.49	\$5.49	\$5.49	\$5.49	\$5.49	\$5.49	\$5.49
\$100,000	\$6.10	\$6.10	\$6.10	\$6.10	\$6.10	\$6.10	\$6.10	\$6.10	\$6.10	\$6.10	\$6.10	\$6.10
\$110,000	\$6.71	\$6.71	\$6.71	\$6.71	\$6.71	\$6.71	\$6.71	\$6.71	\$6.71	\$6.71	\$6.71	\$6.71
\$120,000	\$7.32	\$7.32	\$7.32	\$7.32	\$7.32	\$7.32	\$7.32	\$7.32	\$7.32	\$7.32	\$7.32	\$7.32
\$130,000	\$7.93	\$7.93	\$7.93	\$7.93	\$7.93	\$7.93	\$7.93	\$7.93	\$7.93	\$7.93	\$7.93	\$7.93
\$140,000	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54
\$150,000	\$9.15	\$9.15	\$9.15	\$9.15	\$9.15	\$9.15	\$9.15	\$9.15	\$9.15	\$9.15	\$9.15	\$9.15
\$160,000	\$9.76	\$9.76	\$9.76	\$9.76	\$9.76	\$9.76	\$9.76	\$9.76	\$9.76	\$9.76	\$9.76	\$9.76
\$170,000	\$10.37	\$10.37	\$10.37	\$10.37	\$10.37	\$10.37	\$10.37	\$10.37	\$10.37	\$10.37	\$10.37	\$10.37
\$180,000	\$10.98	\$10.98	\$10.98	\$10.98	\$10.98	\$10.98	\$10.98	\$10.98	\$10.98	\$10.98	\$10.98	\$10.98
\$190,000	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59
\$200,000	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20

\$210,000	\$12.81	\$12.81	\$12.81	\$12.81	\$12.81	\$12.81	\$12.81	\$12.81	\$12.81	\$12.81	\$12.81	\$12.81
\$220,000	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42
\$230,000	\$14.03	\$14.03	\$14.03	\$14.03	\$14.03	\$14.03	\$14.03	\$14.03	\$14.03	\$14.03	\$14.03	\$14.03
\$240,000	\$14.64	\$14.64	\$14.64	\$14.64	\$14.64	\$14.64	\$14.64	\$14.64	\$14.64	\$14.64	\$14.64	\$14.64
\$250,000	\$15.25	\$15.25	\$15.25	\$15.25	\$15.25	\$15.25	\$15.25	\$15.25	\$15.25	\$15.25	\$15.25	\$15.25
\$260,000	\$15.86	\$15.86	\$15.86	\$15.86	\$15.86	\$15.86	\$15.86	\$15.86	\$15.86	\$15.86	\$15.86	\$15.86
\$270,000	\$16.47	\$16.47	\$16.47	\$16.47	\$16.47	\$16.47	\$16.47	\$16.47	\$16.47	\$16.47	\$16.47	\$16.47
\$280,000	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08
\$290,000	\$17.69	\$17.69	\$17.69	\$17.69	\$17.69	\$17.69	\$17.69	\$17.69	\$17.69	\$17.69	\$17.69	\$17.69
\$300,000	\$18.30	\$18.30	\$18.30	\$18.30	\$18.30	\$18.30	\$18.30	\$18.30	\$18.30	\$18.30	\$18.30	\$18.30
\$310,000	\$18.91	\$18.91	\$18.91	\$18.91	\$18.91	\$18.91	\$18.91	\$18.91	\$18.91	\$18.91	\$18.91	\$18.91
\$320,000	\$19.52	\$19.52	\$19.52	\$19.52	\$19.52	\$19.52	\$19.52	\$19.52	\$19.52	\$19.52	\$19.52	\$19.52
\$330,000	\$20.13	\$20.13	\$20.13	\$20.13	\$20.13	\$20.13	\$20.13	\$20.13	\$20.13	\$20.13	\$20.13	\$20.13
\$340,000	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74
\$350,000	\$21.35	\$21.35	\$21.35	\$21.35	\$21.35	\$21.35	\$21.35	\$21.35	\$21.35	\$21.35	\$21.35	\$21.35
\$360,000	\$21.96	\$21.96	\$21.96	\$21.96	\$21.96	\$21.96	\$21.96	\$21.96	\$21.96	\$21.96	\$21.96	\$21.96
\$370,000	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57
\$380,000	\$23.18	\$23.18	\$23.18	\$23.18	\$23.18	\$23.18	\$23.18	\$23.18	\$23.18	\$23.18	\$23.18	\$23.18
\$390,000	\$23.79	\$23.79	\$23.79	\$23.79	\$23.79	\$23.79	\$23.79	\$23.79	\$23.79	\$23.79	\$23.79	\$23.79
\$400,000	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40	\$24.40
\$410,000	\$25.01	\$25.01	\$25.01	\$25.01	\$25.01	\$25.01	\$25.01	\$25.01	\$25.01	\$25.01	\$25.01	\$25.01
\$420,000	\$25.62	\$25.62	\$25.62	\$25.62	\$25.62	\$25.62	\$25.62	\$25.62	\$25.62	\$25.62	\$25.62	\$25.62
\$430,000	\$26.23	\$26.23	\$26.23	\$26.23	\$26.23	\$26.23	\$26.23	\$26.23	\$26.23	\$26.23	\$26.23	\$26.23
\$440,000	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84
\$450,000	\$27.45	\$27.45	\$27.45	\$27.45	\$27.45	\$27.45	\$27.45	\$27.45	\$27.45	\$27.45	\$27.45	\$27.45
\$460,000	\$28.06	\$28.06	\$28.06	\$28.06	\$28.06	\$28.06	\$28.06	\$28.06	\$28.06	\$28.06	\$28.06	\$28.06
\$470,000	\$28.67	\$28.67	\$28.67	\$28.67	\$28.67	\$28.67	\$28.67	\$28.67	\$28.67	\$28.67	\$28.67	\$28.67
\$480,000	\$29.28	\$29.28	\$29.28	\$29.28	\$29.28	\$29.28	\$29.28	\$29.28	\$29.28	\$29.28	\$29.28	\$29.28
\$490,000	\$29.89	\$29.89	\$29.89	\$29.89	\$29.89	\$29.89	\$29.89	\$29.89	\$29.89	\$29.89	\$29.89	\$29.89
\$500,000	\$30.50	\$30.50	\$30.50	\$30.50	\$30.50	\$30.50	\$30.50	\$30.50	\$30.50	\$30.50	\$30.50	\$30.50

SPOUSE/PARTNER SUPPLEMENTAL TERM LIFE LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Benefit	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.31	\$0.31	\$0.31	\$0.31	\$0.31	\$0.31	\$0.31	\$0.31	\$0.31	\$0.31	\$0.31	\$0.31
\$10,000	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62
\$15,000	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93
\$20,000	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24
\$25,000	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55
\$30,000	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86
\$35,000	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17
\$40,000	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48
\$45,000	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79
\$50,000	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10
\$55,000	\$3.41	\$3.41	\$3.41	\$3.41	\$3.41	\$3.41	\$3.41	\$3.41	\$3.41	\$3.41	\$3.41	\$3.41
\$60,000	\$3.72	\$3.72	\$3.72	\$3.72	\$3.72	\$3.72	\$3.72	\$3.72	\$3.72	\$3.72	\$3.72	\$3.72
\$65,000	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03
\$70,000	\$4.34	\$4.34	\$4.34	\$4.34	\$4.34	\$4.34	\$4.34	\$4.34	\$4.34	\$4.34	\$4.34	\$4.34
\$75,000	\$4.65	\$4.65	\$4.65	\$4.65	\$4.65	\$4.65	\$4.65	\$4.65	\$4.65	\$4.65	\$4.65	\$4.65
\$80,000	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96
\$85,000	\$5.27	\$5.27	\$5.27	\$5.27	\$5.27	\$5.27	\$5.27	\$5.27	\$5.27	\$5.27	\$5.27	\$5.27
\$90,000	\$5.58	\$5.58	\$5.58	\$5.58	\$5.58	\$5.58	\$5.58	\$5.58	\$5.58	\$5.58	\$5.58	\$5.58
\$95,000	\$5.89	\$5.89	\$5.89	\$5.89	\$5.89	\$5.89	\$5.89	\$5.89	\$5.89	\$5.89	\$5.89	\$5.89
\$100,000	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20
\$105,000	\$6.51	\$6.51	\$6.51	\$6.51	\$6.51	\$6.51	\$6.51	\$6.51	\$6.51	\$6.51	\$6.51	\$6.51
\$110,000	\$6.82	\$6.82	\$6.82	\$6.82	\$6.82	\$6.82	\$6.82	\$6.82	\$6.82	\$6.82	\$6.82	\$6.82
\$115,000	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13

\$120,000	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44
\$125,000	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75
\$130,000	\$8.06	\$8.06	\$8.06	\$8.06	\$8.06	\$8.06	\$8.06	\$8.06	\$8.06	\$8.06	\$8.06	\$8.06
\$135,000	\$8.37	\$8.37	\$8.37	\$8.37	\$8.37	\$8.37	\$8.37	\$8.37	\$8.37	\$8.37	\$8.37	\$8.37
\$140,000	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68
\$145,000	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99
\$150,000	\$9.30	\$9.30	\$9.30	\$9.30	\$9.30	\$9.30	\$9.30	\$9.30	\$9.30	\$9.30	\$9.30	\$9.30
\$155,000	\$9.61	\$9.61	\$9.61	\$9.61	\$9.61	\$9.61	\$9.61	\$9.61	\$9.61	\$9.61	\$9.61	\$9.61
\$160,000	\$9.92	\$9.92	\$9.92	\$9.92	\$9.92	\$9.92	\$9.92	\$9.92	\$9.92	\$9.92	\$9.92	\$9.92
\$165,000	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23
\$170,000	\$10.54	\$10.54	\$10.54	\$10.54	\$10.54	\$10.54	\$10.54	\$10.54	\$10.54	\$10.54	\$10.54	\$10.54
\$175,000	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85
\$180,000	\$11.16	\$11.16	\$11.16	\$11.16	\$11.16	\$11.16	\$11.16	\$11.16	\$11.16	\$11.16	\$11.16	\$11.16
\$185,000	\$11.47	\$11.47	\$11.47	\$11.47	\$11.47	\$11.47	\$11.47	\$11.47	\$11.47	\$11.47	\$11.47	\$11.47
\$190,000	\$11.78	\$11.78	\$11.78	\$11.78	\$11.78	\$11.78	\$11.78	\$11.78	\$11.78	\$11.78	\$11.78	\$11.78
\$195,000	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09
\$200,000	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40
\$205,000	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71
\$210,000	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02
\$215,000	\$13.33	\$13.33	\$13.33	\$13.33	\$13.33	\$13.33	\$13.33	\$13.33	\$13.33	\$13.33	\$13.33	\$13.33
\$220,000	\$13.64	\$13.64	\$13.64	\$13.64	\$13.64	\$13.64	\$13.64	\$13.64	\$13.64	\$13.64	\$13.64	\$13.64
\$225,000	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95
\$230,000	\$14.26	\$14.26	\$14.26	\$14.26	\$14.26	\$14.26	\$14.26	\$14.26	\$14.26	\$14.26	\$14.26	\$14.26
\$235,000	\$14.57	\$14.57	\$14.57	\$14.57	\$14.57	\$14.57	\$14.57	\$14.57	\$14.57	\$14.57	\$14.57	\$14.57
\$240,000	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88
\$245,000	\$15.19	\$15.19	\$15.19	\$15.19	\$15.19	\$15.19	\$15.19	\$15.19	\$15.19	\$15.19	\$15.19	\$15.19
\$250,000	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50

CHILD(REN) SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE	
Monthly Premium Amount (Cost per Pay Period – 12/Year)	
Benefit Amount	Cost For All Children
\$10,000	\$0.64

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

The Buck's Got Your Back®

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