

VOLUNTARY SPOUSE LIFE AND AD&D

To find the Bi-Weekly payroll cost, match your age group with the amount of insurance needed.

AGE	\$5,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
0-29	\$0.21	\$0.42	\$0.83	\$1.25	\$1.66	\$2.08
30-34	\$0.23	\$0.46	\$0.92	\$1.38	\$1.85	\$2.31
35-39	\$0.28	\$0.55	\$1.11	\$1.66	\$2.22	\$2.77
40-44	\$0.42	\$0.83	\$1.66	\$2.49	\$3.32	\$4.15
45-49	\$0.65	\$1.29	\$2.58	\$3.88	\$5.17	\$6.46
50-54	\$0.92	\$1.85	\$3.69	\$5.54	\$7.38	\$9.23
55-59	\$1.36	\$2.72	\$5.45	\$8.17	\$10.89	\$13.62
60-64	\$2.17	\$4.34	\$8.68	\$13.02	\$17.35	\$21.69
65-69*	\$3.85	\$7.71	\$15.42	\$23.12	\$30.83	\$38.54
70-74*	\$5.45	\$10.89	\$21.78	\$32.68	\$43.57	\$54.46
75-99*	\$11.65	\$23.31	\$46.62	\$69.92	\$93.23	\$116.54

NOTE: Spouse's coverage must not exceed 50% of Employee's coverage
 Dependent Child(ren) Life Insurance - \$0.92 per Bi-Weekly Pay Period

***Benefit Reduction Schedule**

Age	Percentage
65	35% of original benefit
Earlier of 70 or retirement	Coverage Terminated