

**The Standard**  
**Optional Life Insurance Plans and Rates**  
**2017-18 Plan Year**  
 (No change from 2016-17)



Optional Employee Life Plans and Rates				
Age as of Each October 1st	Monthly Rate Per Each \$10,000 of Benefit			
	12 Check Non-Tobacco Rates	12 Check Tobacco Rates	10 Check Non-Tobacco Rates	10 Check Tobacco Rates
Under 25	\$0.400	\$0.570	\$0.480	\$0.684
25 – 29	\$0.450	\$0.640	\$0.540	\$0.768
30 – 34	\$0.500	\$0.800	\$0.600	\$0.960
35 – 39	\$0.700	\$1.000	\$0.840	\$1.200
40 – 44	\$1.000	\$1.430	\$1.200	\$1.704
45 – 49	\$1.500	\$2.120	\$1.800	\$2.544
50 – 54	\$2.300	\$3.240	\$2.760	\$3.888
55 – 59	\$4.300	\$5.930	\$5.160	\$7.116
60 – 64	\$6.600	\$9.040	\$7.920	\$10.848
65 – 69	\$12.700	\$17.020	\$15.240	\$20.424
70 – 74	\$14.800	\$20.600	\$17.760	\$24.720
75+	\$20.600	\$26.400	\$24.720	\$31.680

Optional Spouse Life Plans and Rates				
Age as of Each October 1st	Monthly Rate Per Each \$10,000 of Benefit			
	12 Check Non-Tobacco Rates	12 Check Tobacco Rates	10 Check Non-Tobacco Rates	10 Check Tobacco Rates
Under 25	\$0.520	\$0.750	\$0.624	\$0.900
25 – 29	\$0.620	\$0.890	\$0.744	\$1.068
30 – 34	\$0.830	\$1.190	\$0.996	\$1.428
35 – 39	\$0.940	\$1.360	\$1.128	\$1.632
40 – 44	\$1.150	\$1.660	\$1.380	\$1.992
45 – 49	\$1.780	\$2.520	\$2.136	\$3.024
50 – 54	\$2.620	\$3.710	\$3.144	\$4.452
55 – 59	\$4.720	\$6.530	\$5.664	\$7.836
60 – 64	\$7.130	\$9.780	\$8.556	\$11.736
65 – 69	\$13.630	\$18.290	\$16.356	\$21.948
70 – 74	\$16.340	\$21.460	\$19.608	\$25.752
75+	\$37.740	\$48.380	\$45.288	\$58.056

Optional Child Life Plan and Rate	
12 Check Monthly Rate Per Each \$2,000 of Benefit	\$0.10
10 Check Monthly Rate Per Each \$2,000 of Benefit	\$0.12