

The Standard
Optional Life Insurance Plans and Rates
2022-23 Plan Year



| 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 | \$0.150 | \$0.230 | \$0.180 | \$0.276 |
| 25 – 29 | \$0.170 | \$0.270 | \$0.204 | \$0.324 |
| 30 – 34 | \$0.190 | \$0.360 | \$0.228 | \$0.432 |
| 35 – 39 | \$0.270 | \$0.410 | \$0.324 | \$0.492 |
| 40 – 44 | \$0.380 | \$0.550 | \$0.456 | \$0.660 |
| 45 – 49 | \$0.580 | \$0.810 | \$0.696 | \$0.972 |
| 50 – 54 | \$0.880 | \$1.240 | \$1.056 | \$1.488 |
| 55 – 59 | \$1.650 | \$2.270 | \$1.980 | \$2.724 |
| 60 – 64 | \$2.520 | \$3.460 | \$3.024 | \$4.152 |
| 65 – 69 | \$4.860 | \$6.510 | \$5.832 | \$7.812 |
| 70 – 74 | \$5.660 | \$9.270 | \$6.792 | \$11.124 |
| 75+ | \$7.880 | \$10.100 | \$9.456 | \$12.120 |

| 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 | \$0.380 | \$0.540 | \$0.456 | \$0.648 |
| 25 – 29 | \$0.450 | \$0.640 | \$0.540 | \$0.768 |
| 30 – 34 | \$0.600 | \$0.860 | \$0.720 | \$1.032 |
| 35 – 39 | \$0.680 | \$0.980 | \$0.816 | \$1.176 |
| 40 – 44 | \$0.800 | \$1.190 | \$0.960 | \$1.428 |
| 45 – 49 | \$1.200 | \$1.820 | \$1.440 | \$2.184 |
| 50 – 54 | \$1.840 | \$2.670 | \$2.208 | \$3.204 |
| 55 – 59 | \$3.400 | \$4.700 | \$4.080 | \$5.640 |
| 60 – 64 | \$5.140 | \$7.040 | \$6.168 | \$8.448 |
| 65 – 69 | \$9.820 | \$13.170 | \$11.784 | \$15.804 |
| 70 – 74 | \$11.770 | \$16.480 | \$14.124 | \$19.776 |
| 75+ | \$16.480 | \$34.830 | \$19.776 | \$41.796 |

| 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 |