



Life Insurance Premiums

Additional Employee and Spouse Life (Spouse coverage may be elected in \$10,000 increments up to a maximum of \$100,000 and cannot exceed an employee's total life insurance amount.)	Non-Tobacco User	Tobacco User
Age Bands		
Under 25	0.029	0.047
25-29	0.035	0.051
30-34	0.046	0.058
35-39	0.051	0.099
40-44	0.067	0.141
45-49	0.109	0.280
50-54	0.167	0.516
55-59	0.284	0.526
60-64	0.480	0.815
65-69	0.692	0.997
70 and older	1.281	1.638

Formula to Estimate Additional Life Insurance Premium

$$\frac{\text{Rate} \times \text{Coverage Amount}}{2,167} = \text{Per Pay Period Premium Amount}$$