

Premium Worksheet



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category.

VOLUNTARY LONG TERM DISABILITY INSURANCE												
Payperiod (22) Premium Amount (Cost per Pay Period – 22/Year)												
Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rates	\$0.0556	\$0.0556	\$0.1287	\$0.1647	\$0.2198	\$0.2242	\$0.3415	\$0.2585	\$0.4522	\$0.7304	\$0.8853	\$0.8853

To calculate your payperiod (22) premium amount, use the following formula.

$$\frac{\text{Your Annual Earnings}}{\div 12} = \text{Your Monthly Earnings} \div 100 = \frac{\text{Rate}}{\div 100} \times \text{Premium Amount} = \text{Premium Amount}$$

Maximum = \$100,000

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SUPPLEMENTAL TERM LIFE INSURANCE												
Payperiod (22) Premium Amount (Cost per Pay Period – 22/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	\$0.38	\$0.38	\$0.50	\$0.63	\$0.88	\$1.38	\$2.07	\$3.20	\$4.64	\$7.97	\$12.92	\$12.92
\$20,000	\$0.75	\$0.75	\$1.00	\$1.25	\$1.76	\$2.76	\$4.15	\$6.40	\$9.28	\$15.94	\$25.84	\$25.84
\$30,000	\$1.13	\$1.13	\$1.51	\$1.88	\$2.63	\$4.14	\$6.22	\$9.61	\$13.93	\$23.91	\$38.77	\$38.77
\$40,000	\$1.51	\$1.51	\$2.01	\$2.51	\$3.51	\$5.52	\$8.29	\$12.81	\$18.57	\$31.88	\$51.69	\$51.69
\$50,000	\$1.88	\$1.88	\$2.51	\$3.14	\$4.39	\$6.90	\$10.36	\$16.01	\$23.21	\$39.85	\$64.61	\$64.61
\$60,000	\$2.26	\$2.26	\$3.01	\$3.76	\$5.27	\$8.28	\$12.44	\$19.21	\$27.85	\$47.81	\$77.53	\$77.53
\$70,000	\$2.63	\$2.63	\$3.51	\$4.39	\$6.15	\$9.66	\$14.51	\$22.41	\$32.49	\$55.78	\$90.45	\$90.45
\$80,000	\$3.01	\$3.01	\$4.01	\$5.02	\$7.03	\$11.04	\$16.58	\$25.61	\$37.13	\$63.75	\$103.37	\$103.37
\$90,000	\$3.39	\$3.39	\$4.52	\$5.65	\$7.90	\$12.42	\$18.65	\$28.82	\$41.78	\$71.72	\$116.30	\$116.30
\$100,000	\$3.76	\$3.76	\$5.02	\$6.27	\$8.78	\$13.80	\$20.73	\$32.02	\$46.42	\$79.69	\$129.22	\$129.22
\$110,000	\$4.14	\$4.14	\$5.52	\$6.90	\$9.66	\$15.18	\$22.80	\$35.22	\$51.06	\$87.66	\$142.14	\$142.14
\$120,000	\$4.52	\$4.52	\$6.02	\$7.53	\$10.54	\$16.56	\$24.87	\$38.42	\$55.70	\$95.63	\$155.06	\$155.06
\$130,000	\$4.89	\$4.89	\$6.52	\$8.15	\$11.42	\$17.94	\$26.95	\$41.62	\$60.34	\$103.60	\$167.98	\$167.98
\$140,000	\$5.27	\$5.27	\$7.03	\$8.78	\$12.29	\$19.32	\$29.02	\$44.83	\$64.99	\$111.57	\$180.91	\$180.91
\$150,000	\$5.65	\$5.65	\$7.53	\$9.41	\$13.17	\$20.70	\$31.09	\$48.03	\$69.63	\$119.54	\$193.83	\$193.83
\$160,000	\$6.02	\$6.02	\$8.03	\$10.04	\$14.05	\$22.08	\$33.16	\$51.23	\$74.27	\$127.51	\$206.75	\$206.75
\$170,000	\$6.40	\$6.40	\$8.53	\$10.66	\$14.93	\$23.46	\$35.24	\$54.43	\$78.91	\$135.47	\$219.67	\$219.67
\$180,000	\$6.77	\$6.77	\$9.03	\$11.29	\$15.81	\$24.84	\$37.31	\$57.63	\$83.55	\$143.44	\$232.59	\$232.59
\$190,000	\$7.15	\$7.15	\$9.53	\$11.92	\$16.69	\$26.22	\$39.38	\$60.83	\$88.19	\$151.41	\$245.51	\$245.51
\$200,000	\$7.53	\$7.53	\$10.04	\$12.55	\$17.56	\$27.60	\$41.45	\$64.04	\$92.84	\$159.38	\$258.44	\$258.44
\$210,000	\$7.90	\$7.90	\$10.54	\$13.17	\$18.44	\$28.98	\$43.53	\$67.24	\$97.48	\$167.35	\$271.36	\$271.36
\$220,000	\$8.28	\$8.28	\$11.04	\$13.80	\$19.32	\$30.36	\$45.60	\$70.44	\$102.12	\$175.32	\$284.28	\$284.28
\$230,000	\$8.66	\$8.66	\$11.54	\$14.43	\$20.20	\$31.74	\$47.67	\$73.64	\$106.76	\$183.29	\$297.20	\$297.20
\$240,000	\$9.03	\$9.03	\$12.04	\$15.05	\$21.08	\$33.12	\$49.75	\$76.84	\$111.40	\$191.26	\$310.12	\$310.12
\$250,000	\$9.41	\$9.41	\$12.55	\$15.68	\$21.95	\$34.50	\$51.82	\$80.05	\$116.05	\$199.23	\$323.05	\$323.05
\$260,000	\$9.79	\$9.79	\$13.05	\$16.31	\$22.83	\$35.88	\$53.89	\$83.25	\$120.69	\$207.20	\$335.97	\$335.97
\$270,000	\$10.16	\$10.16	\$13.55	\$16.94	\$23.71	\$37.26	\$55.96	\$86.45	\$125.33	\$215.17	\$348.89	\$348.89
\$280,000	\$10.54	\$10.54	\$14.05	\$17.56	\$24.59	\$38.64	\$58.04	\$89.65	\$129.97	\$223.13	\$361.81	\$361.81
\$290,000	\$10.91	\$10.91	\$14.55	\$18.19	\$25.47	\$40.02	\$60.11	\$92.85	\$134.61	\$231.10	\$374.73	\$374.73
\$300,000	\$11.29	\$11.29	\$15.05	\$18.82	\$26.35	\$41.40	\$62.18	\$96.05	\$139.25	\$239.07	\$387.65	\$387.65

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