# Reliance Standard Life Supplemental and Dependent Life Insurance Premium Table

Plan Holder: County of Champaign



Scheduled Benefit: Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the Table below. For employees age 65 and older: Benefit amounts are reduced according to the age-based reduction chart shown in the Supplemental Life policy. This reduction is 35% of the pre-65 amount at age 65, and additional 25% at age 70 and an additional 15% at age 75. Employee/Spouse Premiums:

#### To find your premium and your spouse's premium -

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 65 and older: see above comment).
- Spouse premium: Repeat the steps above for your spouse at your age at your last birthday.
- Employee and spouse rates change as insured moves from one age bracket to the next.

# **Employee Semi-Monthly Premiums**

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69 See Above	Age 70-74 See Above
\$10,000	\$0.25	\$0.25	\$0.30	\$0.40	\$0.55	\$1.00	\$1.65	\$2.80	\$3.85	\$6.30	\$11.45
\$20,000	\$0.50	\$0.50	\$0.60	\$0.80	\$1.10	\$2.00	\$3.30	\$5.60	\$7.70	\$12.60	\$22.90
\$30,000	\$0.75	\$0.75	\$0.90	\$1.20	\$1.65	\$3.00	\$4.95	\$8.40	\$11.55	\$18.90	\$34.35
\$40,000	\$1.00	\$1.00	\$1.20	\$1.60	\$2.20	\$4.00	\$6.60	\$11.20	\$15.40	\$25.20	\$45.80
\$50,000	\$1.25	\$1.25	\$1.50	\$2.00	\$2.75	\$5.00	\$8.25	\$14.00	\$19.25	\$31.50	\$57.25
\$60,000	\$1.50	\$1.50	\$1.80	\$2.40	\$3.30	\$6.00	\$9.90	\$16.80	\$23.10	\$37.80	\$68.70
\$70,000	\$1.75	\$1.75	\$2.10	\$2.80	\$3.85	\$7.00	\$11.55	\$19.60	\$26.95	\$44.10	\$80.15
\$80,000	\$2.00	\$2.00	\$2.40	\$3.20	\$4.40	\$8.00	\$13.20	\$22.40	\$30.80	\$50.40	\$91.60
\$90,000	\$2.25	\$2.25	\$2.70	\$3.60	\$4.95	\$9.00	\$14.85	\$25.20	\$34.65	\$56.70	\$103.05
\$100,000	\$2.50	\$2.50	\$3.00	\$4.00	\$5.50	\$10.00	\$16.50	\$28.00	\$38.50	\$63.00	\$114.50
\$110,000	\$2.75	\$2.75	\$3.30	\$4.40	\$6.05	\$11.00	\$18.15	\$30.80	\$42.35	\$69.30	\$125.95
\$120,000	\$3.00	\$3.00	\$3.60	\$4.80	\$6.60	\$12.00	\$19.80	\$33.60	\$46.20	\$75.60	\$137.40
\$130,000	\$3.25	\$3.25	\$3.90	\$5.20	\$7.15	\$13.00	\$21.45	\$36.40	\$50.05	\$81.90	\$148.85
\$140,000	\$3.50	\$3.50	\$4.20	\$5.60	\$7.70	\$14.00	\$23.10	\$39.20	\$53.90	\$88.20	\$160.30
\$150,000	\$3.75	\$3.75	\$4.50	\$6.00	\$8.25	\$15.00	\$24.75	\$42.00	\$57.75	\$94.50	\$171.75
\$160,000	\$4.00	\$4.00	\$4.80	\$6.40	\$8.80	\$16.00	\$26.40	\$44.80	\$61.60	\$100.80	\$183.20
\$170,000	\$4.25	\$4.25	\$5.10	\$6.80	\$9.35	\$17.00	\$28.05	\$47.60	\$65.45	\$107.10	\$194.65
\$180,000	\$4.50	\$4.50	\$5.40	\$7.20	\$9.90	\$18.00	\$29.70	\$50.40	\$69.30	\$113.40	\$206.10
\$190,000	\$4.75	\$4.75	\$5.70	\$7.60	\$10.45	\$19.00	\$31.35	\$53.20	\$73.15	\$119.70	\$217.55
\$200,000	\$5.00	\$5.00	\$6.00	\$8.00	\$11.00	\$20.00	\$33.00	\$56.00	\$77.00	\$126.00	\$229.00
\$210,000	\$5.25	\$5.25	\$6.30	\$8.40	\$11.55	\$21.00	\$34.65	\$58.80	\$80.85	\$132.30	\$240.45
\$220,000	\$5.50	\$5.50	\$6.60	\$8.80	\$12.10	\$22.00	\$36.30	\$61.60	\$84.70	\$138.60	\$251.90
\$230,000	\$5.75	\$5.75	\$6.90	\$9.20	\$12.65	\$23.00	\$37.95	\$64.40	\$88.55	\$144.90	\$263.35
\$240,000	\$6.00	\$6.00	\$7.20	\$9.60	\$13.20	\$24.00	\$39.60	\$67.20	\$92.40	\$151.20	\$274.80
\$250,000	\$6.25	\$6.25	\$7.50	\$10.00	\$13.75	\$25.00	\$41.25	\$70.00	\$96.25	\$157.50	\$286.25
\$260,000	\$6.50	\$6.50	\$7.80	\$10.40	\$14.30	\$26.00	\$42.90	\$72.80	\$100.10	\$163.80	\$297.70
\$270,000	\$6.75	\$6.75	\$8.10	\$10.80	\$14.85	\$27.00	\$44.55	\$75.60	\$103.95	\$170.10	\$309.15
\$280,000	\$7.00	\$7.00	\$8.40	\$11.20	\$15.40	\$28.00	\$46.20	\$78.40	\$107.80	\$176.40	\$320.60
\$290,000	\$7.25	\$7.25	\$8.70	\$11.60	\$15.95	\$29.00	\$47.85	\$81.20	\$111.65	\$182.70	\$332.05
\$300,000	\$7.50	\$7.50	\$9.00	\$12.00	\$16.50	\$30.00	\$49.50	\$84.00	\$115.50	\$189.00	\$343.50

# Spouse Semi-Monthly Premiums (Rates based on EMPLOYEE Age)

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69 See Above	Age 70-74 See Above
\$5,000	\$0.13	\$0.13	\$0.15	\$0.20	\$0.28	\$0.50	\$0.83	\$1.40	\$1.93	\$3.15	\$5.73
\$10,000	\$0.25	\$0.25	\$0.30	\$0.40	\$0.55	\$1.00	\$1.65	\$2.80	\$3.85	\$6.30	\$11.45
\$15,000	\$0.38	\$0.38	\$0.45	\$0.60	\$0.83	\$1.50	\$2.48	\$4.20	\$5.78	\$9.45	\$17.18
\$20,000	\$0.50	\$0.50	\$0.60	\$0.80	\$1.10	\$2.00	\$3.30	\$5.60	\$7.70	\$12.60	\$22.90
\$25,000	\$0.63	\$0.63	\$0.75	\$1.00	\$1.38	\$2.50	\$4.13	\$7.00	\$9.63	\$15.75	\$28.63
\$30,000	\$0.75	\$0.75	\$0.90	\$1.20	\$1.65	\$3.00	\$4.95	\$8.40	\$11.55	\$18.90	\$34.35
\$35,000	\$0.88	\$0.88	\$1.05	\$1.40	\$1.93	\$3.50	\$5.78	\$9.80	\$13.48	\$22.05	\$40.08
\$40,000	\$1.00	\$1.00	\$1.20	\$1.60	\$2.20	\$4.00	\$6.60	\$11.20	\$15.40	\$25.20	\$45.80
\$45,000	\$1.13	\$1.13	\$1.35	\$1.80	\$2.48	\$4.50	\$7.43	\$12.60	\$17.33	\$28.35	\$51.53
\$50,000	\$1.25	\$1.25	\$1.50	\$2.00	\$2.75	\$5.00	\$8.25	\$14.00	\$19.25	\$31.50	\$57.25
\$55,000	\$1.38	\$1.38	\$1.65	\$2.20	\$3.03	\$5.50	\$9.08	\$15.40	\$21.18	\$34.65	\$62.98
\$60,000	\$1.50	\$1.50	\$1.80	\$2.40	\$3.30	\$6.00	\$9.90	\$16.80	\$23.10	\$37.80	\$68.70
\$65,000	\$1.63	\$1.63	\$1.95	\$2.60	\$3.58	\$6.50	\$10.73	\$18.20	\$25.03	\$40.95	\$74.43
\$70,000	\$1.75	\$1.75	\$2.10	\$2.80	\$3.85	\$7.00	\$11.55	\$19.60	\$26.95	\$44.10	\$80.15
\$75,000	\$1.88	\$1.88	\$2.25	\$3.00	\$4.13	\$7.50	\$12.38	\$21.00	\$28.88	\$47.25	\$85.88
\$80,000	\$2.00	\$2.00	\$2.40	\$3.20	\$4.40	\$8.00	\$13.20	\$22.40	\$30.80	\$50.40	\$91.60
\$85,000	\$2.13	\$2.13	\$2.55	\$3.40	\$4.68	\$8.50	\$14.03	\$23.80	\$32.73	\$53.55	\$97.33
\$90,000	\$2.25	\$2.25	\$2.70	\$3.60	\$4.95	\$9.00	\$14.85	\$25.20	\$34.65	\$56.70	\$103.05
\$95,000	\$2.38	\$2.38	\$2.85	\$3.80	\$5.23	\$9.50	\$15.68	\$26.60	\$36.58	\$59.85	\$108.78
\$100,000	\$2.50	\$2.50	\$3.00	\$4.00	\$5.50	\$10.00	\$16.50	\$28.00	\$38.50	\$63.00	\$114.50

# **Dependent Children Premiums:**

Benefit Amount: \$10,000 Semi-Monthly Premium: \$0.50

(One rate for all eligible children in family, regardless of number)

# PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Child Premium	
Total Premium	

(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

# Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.
- Rates are subject to change