

2012 Life Plan Rates

The Standard Life Plans

BASIC LIFE & AD&D

Mandatory, employer-paid benefit. All eligible employees must be enrolled.

Employee Basic Life & AD&D	\$0.15 per \$1,000
Dependent Basic Life (1 or more)	\$0.65 for \$1,000 benefit

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT

Employee	\$0.025 per \$1,000
Spouse*	\$0.025 per \$1,000
Child	\$0.030 per \$1,000

VOLUNTARY TERM LIFE | cost per unit (unit = \$10,000)

AGE	EMPLOYEE	SPOUSE*
Under 20	\$0.56	\$0.60
20 - 24	\$0.66	\$0.70
25 - 29	\$0.71	\$0.75
30 - 34	\$0.82	\$0.90
35 - 39	\$0.98	\$1.05
40 - 44	\$1.45	\$1.55
45 - 49	\$2.35	\$2.45
50 - 54	\$3.91	\$4.09
55 - 59	\$5.81	\$5.87
60 - 64	\$8.74	\$9.57
65 - 69	\$12.53	\$13.53
70 +	\$12.53	n/a
CHILD(REN)	\$0.44 per \$2,000	

* or qualified domestic partner