

The Standard

Basic and Optional Life Insurance Plans and Rates

2011-12 Plan Year *(no change from 2010-11 Plan Year)*

Basic Life Plans and Rates		
Plan Design	Benefit Level	Monthly rate per each \$1,000 of benefit
Plan 1	\$5,000	\$0.104
Plan 2	\$7,500	\$0.104
Plan 3	\$10,000	\$0.104
Plan 4	\$15,000	\$0.104
Plan 5	\$20,000	\$0.104
Plan 6	\$25,000	\$0.104
Plan 7	\$30,000	\$0.104
Plan 8	\$35,000	\$0.104
Plan 9	\$40,000	\$0.104
Plan 10	\$50,000	\$0.104
Plan 11	\$100,000	\$0.104
Plan 12	\$110,000	\$0.104
Plan 13	\$200,000	\$0.104
Plan 14	\$300,000	\$0.104
Plan 15	1 times annual pay, maximum \$300,000	\$0.109
Plan 16	2 times annual pay, maximum \$300,000	\$0.109
Plan 17	3 times annual pay, maximum \$500,000	\$0.140

Optional Employee Life Plans and Rates	
\$10,000 - \$500,000 Maximum Benefit	
Age as of each October 1st	Monthly rate per each \$10,000 of benefit
Under 25	\$0.400
25 – 29	\$0.450
30 – 34	\$0.500
35 – 39	\$0.700
40 – 44	\$1.000
45 – 49	\$1.500
50 – 54	\$2.300
55 – 59	\$4.300
60 – 64	\$6.600
65 – 69	\$12.700
70 – 74	\$14.800
75+	\$20.600

Optional Spouse Life Plans and Rates	
\$10,000 - \$500,000 Maximum Benefit	
Age as of each October 1st	Monthly rate per each \$10,000 of benefit
Under 25	\$0.500
25 – 29	\$0.600
30 – 34	\$0.800
35 – 39	\$0.900
40 – 44	\$1.100
45 – 49	\$1.700
50 – 54	\$2.500
55 – 59	\$4.500
60 – 64	\$6.800
65 – 69	\$13.000
70 – 74	\$15.600
75+	\$36.000

Optional Child Life Plan and Rate	
\$2,000 - \$10,000 Maximum Benefit	
Monthly rate per each \$2,000 of benefit	
	\$0.100