

Premium Worksheet



Rates and/or benefits may be changed on a class basis. Rates are based on the employee's age and increase as you enter each new age category.

DisabilityFLEX® (VOLUNTARY SHORT TERM DISABILITY INSURANCE)					
Maximum Benefit Amount Based on Annual Earnings					
If the amount of your annual earnings are:	Your election cannot exceed the maximum weekly benefit amount of:	If the amount of your annual earnings are:	Your election cannot exceed the maximum weekly benefit amount of:	If the amount of your annual earnings are:	Your election cannot exceed the maximum weekly benefit amount of:
\$17,333.33 - \$25,999.99	\$200	\$43,333.33 - \$51,999.99	Up to \$500	\$69,333.33 - \$77,999.99	Up to \$800
\$26,000.00 - \$34,666.66	Up to \$300	\$52,000.00 - \$60,666.66	Up to \$600	\$78,000.00 - \$86,666.66	Up to \$900
\$34,666.67 - \$43,333.32	Up to \$400	\$60,666.67 - \$69,333.32	Up to \$700	More than \$86,666.67	Up to \$1,000

DisabilityFLEX® (VOLUNTARY SHORT TERM DISABILITY INSURANCE)														
Monthly Premium Amount (Cost per Pay Period – 12/Year)														
Option 1: Benefits Begin: Injury: 8th day Illness: 8th day Duration: 26 weeks					Option 2: Benefits Begin: Injury: 15th day Illness: 15th day Duration: 26 weeks					Option 3: Benefits Begin: Injury: 30th day Illness: 30th day Duration: 26 weeks				
Weekly Benefit	Under Age 35	Age 35-49	Age 50-59	Age 60+	Weekly Benefit	Under Age 35	Age 35-49	Age 50-59	Age 60+	Weekly Benefit	Under Age 35	Age 35-49	Age 50-59	Age 60+
\$200	\$28.52	\$18.02	\$21.80	\$27.96	\$200	\$24.90	\$15.00	\$17.74	\$22.76	\$200	\$20.52	\$10.00	\$10.54	\$13.54
\$300	\$42.78	\$27.03	\$32.70	\$41.94	\$300	\$37.35	\$22.50	\$26.61	\$34.14	\$300	\$30.78	\$15.00	\$15.81	\$20.31
\$400	\$57.04	\$36.04	\$43.60	\$55.92	\$400	\$49.80	\$30.00	\$35.48	\$45.52	\$400	\$41.04	\$20.00	\$21.08	\$27.08
\$500	\$71.30	\$45.05	\$54.50	\$69.90	\$500	\$62.25	\$37.50	\$44.35	\$56.90	\$500	\$51.30	\$25.00	\$26.35	\$33.85
\$600	\$85.56	\$54.06	\$65.40	\$83.88	\$600	\$74.70	\$45.00	\$53.22	\$68.28	\$600	\$61.56	\$30.00	\$31.62	\$40.62
\$700	\$99.82	\$63.07	\$76.30	\$97.86	\$700	\$87.15	\$52.50	\$62.09	\$79.66	\$700	\$71.82	\$35.00	\$36.89	\$47.39
\$800	\$114.08	\$72.08	\$87.20	\$111.84	\$800	\$99.60	\$60.00	\$70.96	\$91.04	\$800	\$82.08	\$40.00	\$42.16	\$54.16
\$900	\$128.34	\$81.09	\$98.10	\$125.82	\$900	\$112.05	\$67.50	\$79.83	\$102.42	\$900	\$92.34	\$45.00	\$47.43	\$60.93
\$1,000	\$142.60	\$90.10	\$109.00	\$139.80	\$1,000	\$124.50	\$75.00	\$88.70	\$113.80	\$1,000	\$102.60	\$50.00	\$52.70	\$67.70

5962e NS 07/21. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

VOLUNTARY TERM LIFE INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/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	\$0.40	\$0.40	\$0.50	\$0.60	\$0.70	\$1.10	\$1.60	\$2.90	\$5.30	\$10.20	\$16.60	\$19.70
\$20,000	\$0.80	\$0.80	\$1.00	\$1.20	\$1.40	\$2.20	\$3.20	\$5.80	\$10.60	\$20.40	\$33.20	\$39.40
\$30,000	\$1.20	\$1.20	\$1.50	\$1.80	\$2.10	\$3.30	\$4.80	\$8.70	\$15.90	\$30.60	\$49.80	\$59.10
\$40,000	\$1.60	\$1.60	\$2.00	\$2.40	\$2.80	\$4.40	\$6.40	\$11.60	\$21.20	\$40.80	\$66.40	\$78.80
\$50,000	\$2.00	\$2.00	\$2.50	\$3.00	\$3.50	\$5.50	\$8.00	\$14.50	\$26.50	\$51.00	\$83.00	\$98.50
\$60,000	\$2.40	\$2.40	\$3.00	\$3.60	\$4.20	\$6.60	\$9.60	\$17.40	\$31.80	\$61.20	\$99.60	\$118.20
\$70,000	\$2.80	\$2.80	\$3.50	\$4.20	\$4.90	\$7.70	\$11.20	\$20.30	\$37.10	\$71.40	\$116.20	\$137.90
\$80,000	\$3.20	\$3.20	\$4.00	\$4.80	\$5.60	\$8.80	\$12.80	\$23.20	\$42.40	\$81.60	\$132.80	\$157.60
\$90,000	\$3.60	\$3.60	\$4.50	\$5.40	\$6.30	\$9.90	\$14.40	\$26.10	\$47.70	\$91.80	\$149.40	\$177.30
\$100,000	\$4.00	\$4.00	\$5.00	\$6.00	\$7.00	\$11.00	\$16.00	\$29.00	\$53.00	\$102.00	\$166.00	\$197.00
\$110,000	\$4.40	\$4.40	\$5.50	\$6.60	\$7.70	\$12.10	\$17.60	\$31.90	\$58.30	\$112.20	\$182.60	\$216.70
\$120,000	\$4.80	\$4.80	\$6.00	\$7.20	\$8.40	\$13.20	\$19.20	\$34.80	\$63.60	\$122.40	\$199.20	\$236.40
\$130,000	\$5.20	\$5.20	\$6.50	\$7.80	\$9.10	\$14.30	\$20.80	\$37.70	\$68.90	\$132.60	\$215.80	\$256.10
\$140,000	\$5.60	\$5.60	\$7.00	\$8.40	\$9.80	\$15.40	\$22.40	\$40.60	\$74.20	\$142.80	\$232.40	\$275.80
\$150,000	\$6.00	\$6.00	\$7.50	\$9.00	\$10.50	\$16.50	\$24.00	\$43.50	\$79.50	\$153.00	\$249.00	\$295.50
\$160,000	\$6.40	\$6.40	\$8.00	\$9.60	\$11.20	\$17.60	\$25.60	\$46.40	\$84.80	\$163.20	\$265.60	\$315.20

\$170,000	\$6.80	\$6.80	\$8.50	\$10.20	\$11.90	\$18.70	\$27.20	\$49.30	\$90.10	\$173.40	\$282.20	\$334.90
\$180,000	\$7.20	\$7.20	\$9.00	\$10.80	\$12.60	\$19.80	\$28.80	\$52.20	\$95.40	\$183.60	\$298.80	\$354.60
\$190,000	\$7.60	\$7.60	\$9.50	\$11.40	\$13.30	\$20.90	\$30.40	\$55.10	\$100.70	\$193.80	\$315.40	\$374.30
\$200,000	\$8.00	\$8.00	\$10.00	\$12.00	\$14.00	\$22.00	\$32.00	\$58.00	\$106.00	\$204.00	\$332.00	\$394.00
\$210,000	\$8.40	\$8.40	\$10.50	\$12.60	\$14.70	\$23.10	\$33.60	\$60.90	\$111.30	\$214.20	\$348.60	\$413.70
\$220,000	\$8.80	\$8.80	\$11.00	\$13.20	\$15.40	\$24.20	\$35.20	\$63.80	\$116.60	\$224.40	\$365.20	\$433.40
\$230,000	\$9.20	\$9.20	\$11.50	\$13.80	\$16.10	\$25.30	\$36.80	\$66.70	\$121.90	\$234.60	\$381.80	\$453.10
\$240,000	\$9.60	\$9.60	\$12.00	\$14.40	\$16.80	\$26.40	\$38.40	\$69.60	\$127.20	\$244.80	\$398.40	\$472.80
\$250,000	\$10.00	\$10.00	\$12.50	\$15.00	\$17.50	\$27.50	\$40.00	\$72.50	\$132.50	\$255.00	\$415.00	\$492.50
\$260,000	\$10.40	\$10.40	\$13.00	\$15.60	\$18.20	\$28.60	\$41.60	\$75.40	\$137.80	\$265.20	\$431.60	\$512.20
\$270,000	\$10.80	\$10.80	\$13.50	\$16.20	\$18.90	\$29.70	\$43.20	\$78.30	\$143.10	\$275.40	\$448.20	\$531.90
\$280,000	\$11.20	\$11.20	\$14.00	\$16.80	\$19.60	\$30.80	\$44.80	\$81.20	\$148.40	\$285.60	\$464.80	\$551.60
\$290,000	\$11.60	\$11.60	\$14.50	\$17.40	\$20.30	\$31.90	\$46.40	\$84.10	\$153.70	\$295.80	\$481.40	\$571.30
\$300,000	\$12.00	\$12.00	\$15.00	\$18.00	\$21.00	\$33.00	\$48.00	\$87.00	\$159.00	\$306.00	\$498.00	\$591.00
\$310,000	\$12.40	\$12.40	\$15.50	\$18.60	\$21.70	\$34.10	\$49.60	\$89.90	\$164.30	\$316.20	\$514.60	\$610.70
\$320,000	\$12.80	\$12.80	\$16.00	\$19.20	\$22.40	\$35.20	\$51.20	\$92.80	\$169.60	\$326.40	\$531.20	\$630.40
\$330,000	\$13.20	\$13.20	\$16.50	\$19.80	\$23.10	\$36.30	\$52.80	\$95.70	\$174.90	\$336.60	\$547.80	\$650.10
\$340,000	\$13.60	\$13.60	\$17.00	\$20.40	\$23.80	\$37.40	\$54.40	\$98.60	\$180.20	\$346.80	\$564.40	\$669.80
\$350,000	\$14.00	\$14.00	\$17.50	\$21.00	\$24.50	\$38.50	\$56.00	\$101.50	\$185.50	\$357.00	\$581.00	\$689.50
\$360,000	\$14.40	\$14.40	\$18.00	\$21.60	\$25.20	\$39.60	\$57.60	\$104.40	\$190.80	\$367.20	\$597.60	\$709.20
\$370,000	\$14.80	\$14.80	\$18.50	\$22.20	\$25.90	\$40.70	\$59.20	\$107.30	\$196.10	\$377.40	\$614.20	\$728.90
\$380,000	\$15.20	\$15.20	\$19.00	\$22.80	\$26.60	\$41.80	\$60.80	\$110.20	\$201.40	\$387.60	\$630.80	\$748.60
\$390,000	\$15.60	\$15.60	\$19.50	\$23.40	\$27.30	\$42.90	\$62.40	\$113.10	\$206.70	\$397.80	\$647.40	\$768.30
\$400,000	\$16.00	\$16.00	\$20.00	\$24.00	\$28.00	\$44.00	\$64.00	\$116.00	\$212.00	\$408.00	\$664.00	\$788.00
\$410,000	\$16.40	\$16.40	\$20.50	\$24.60	\$28.70	\$45.10	\$65.60	\$118.90	\$217.30	\$418.20	\$680.60	\$807.70
\$420,000	\$16.80	\$16.80	\$21.00	\$25.20	\$29.40	\$46.20	\$67.20	\$121.80	\$222.60	\$428.40	\$697.20	\$827.40
\$430,000	\$17.20	\$17.20	\$21.50	\$25.80	\$30.10	\$47.30	\$68.80	\$124.70	\$227.90	\$438.60	\$713.80	\$847.10
\$440,000	\$17.60	\$17.60	\$22.00	\$26.40	\$30.80	\$48.40	\$70.40	\$127.60	\$233.20	\$448.80	\$730.40	\$866.80
\$450,000	\$18.00	\$18.00	\$22.50	\$27.00	\$31.50	\$49.50	\$72.00	\$130.50	\$238.50	\$459.00	\$747.00	\$886.50
\$460,000	\$18.40	\$18.40	\$23.00	\$27.60	\$32.20	\$50.60	\$73.60	\$133.40	\$243.80	\$469.20	\$763.60	\$906.20
\$470,000	\$18.80	\$18.80	\$23.50	\$28.20	\$32.90	\$51.70	\$75.20	\$136.30	\$249.10	\$479.40	\$780.20	\$925.90
\$480,000	\$19.20	\$19.20	\$24.00	\$28.80	\$33.60	\$52.80	\$76.80	\$139.20	\$254.40	\$489.60	\$796.80	\$945.60
\$490,000	\$19.60	\$19.60	\$24.50	\$29.40	\$34.30	\$53.90	\$78.40	\$142.10	\$259.70	\$499.80	\$813.40	\$965.30
\$500,000	\$20.00	\$20.00	\$25.00	\$30.00	\$35.00	\$55.00	\$80.00	\$145.00	\$265.00	\$510.00	\$830.00	\$985.00

SPOUSE VOLUNTARY TERM LIFE INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/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+
\$5,000	\$0.20	\$0.20	\$0.25	\$0.30	\$0.35	\$0.55	\$0.80	\$1.45	\$2.65	\$5.10	\$8.30	\$9.85
\$10,000	\$0.40	\$0.40	\$0.50	\$0.60	\$0.70	\$1.10	\$1.60	\$2.90	\$5.30	\$10.20	\$16.60	\$19.70
\$15,000	\$0.60	\$0.60	\$0.75	\$0.90	\$1.05	\$1.65	\$2.40	\$4.35	\$7.95	\$15.30	\$24.90	\$29.55
\$20,000	\$0.80	\$0.80	\$1.00	\$1.20	\$1.40	\$2.20	\$3.20	\$5.80	\$10.60	\$20.40	\$33.20	\$39.40
\$25,000	\$1.00	\$1.00	\$1.25	\$1.50	\$1.75	\$2.75	\$4.00	\$7.25	\$13.25	\$25.50	\$41.50	\$49.25
\$30,000	\$1.20	\$1.20	\$1.50	\$1.80	\$2.10	\$3.30	\$4.80	\$8.70	\$15.90	\$30.60	\$49.80	\$59.10
\$35,000	\$1.40	\$1.40	\$1.75	\$2.10	\$2.45	\$3.85	\$5.60	\$10.15	\$18.55	\$35.70	\$58.10	\$68.95
\$40,000	\$1.60	\$1.60	\$2.00	\$2.40	\$2.80	\$4.40	\$6.40	\$11.60	\$21.20	\$40.80	\$66.40	\$78.80
\$45,000	\$1.80	\$1.80	\$2.25	\$2.70	\$3.15	\$4.95	\$7.20	\$13.05	\$23.85	\$45.90	\$74.70	\$88.65
\$50,000	\$2.00	\$2.00	\$2.50	\$3.00	\$3.50	\$5.50	\$8.00	\$14.50	\$26.50	\$51.00	\$83.00	\$98.50
\$55,000	\$2.20	\$2.20	\$2.75	\$3.30	\$3.85	\$6.05	\$8.80	\$15.95	\$29.15	\$56.10	\$91.30	\$108.35
\$60,000	\$2.40	\$2.40	\$3.00	\$3.60	\$4.20	\$6.60	\$9.60	\$17.40	\$31.80	\$61.20	\$99.60	\$118.20
\$65,000	\$2.60	\$2.60	\$3.25	\$3.90	\$4.55	\$7.15	\$10.40	\$18.85	\$34.45	\$66.30	\$107.90	\$128.05
\$70,000	\$2.80	\$2.80	\$3.50	\$4.20	\$4.90	\$7.70	\$11.20	\$20.30	\$37.10	\$71.40	\$116.20	\$137.90
\$75,000	\$3.00	\$3.00	\$3.75	\$4.50	\$5.25	\$8.25	\$12.00	\$21.75	\$39.75	\$76.50	\$124.50	\$147.75
\$80,000	\$3.20	\$3.20	\$4.00	\$4.80	\$5.60	\$8.80	\$12.80	\$23.20	\$42.40	\$81.60	\$132.80	\$157.60
\$85,000	\$3.40	\$3.40	\$4.25	\$5.10	\$5.95	\$9.35	\$13.60	\$24.65	\$45.05	\$86.70	\$141.10	\$167.45
\$90,000	\$3.60	\$3.60	\$4.50	\$5.40	\$6.30	\$9.90	\$14.40	\$26.10	\$47.70	\$91.80	\$149.40	\$177.30
\$95,000	\$3.80	\$3.80	\$4.75	\$5.70	\$6.65	\$10.45	\$15.20	\$27.55	\$50.35	\$96.90	\$157.70	\$187.15
\$100,000	\$4.00	\$4.00	\$5.00	\$6.00	\$7.00	\$11.00	\$16.00	\$29.00	\$53.00	\$102.00	\$166.00	\$197.00

CHILD(REN) VOLUNTARY TERM LIFE INSURANCE	
Monthly Premium Amount (Cost per Pay Period – 12/Year)	
Benefit Amount	Cost For All Children
\$10,000	\$1.00
\$20,000	\$2.00

5962a NS 07/21 Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE							
Monthly Premium Amount (Cost per Pay Period – 12/Year)							
Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount
\$10,000	\$0.30	\$140,000	\$4.20	\$270,000	\$8.10	\$400,000	\$12.00
\$20,000	\$0.60	\$150,000	\$4.50	\$280,000	\$8.40	\$410,000	\$12.30
\$30,000	\$0.90	\$160,000	\$4.80	\$290,000	\$8.70	\$420,000	\$12.60
\$40,000	\$1.20	\$170,000	\$5.10	\$300,000	\$9.00	\$430,000	\$12.90
\$50,000	\$1.50	\$180,000	\$5.40	\$310,000	\$9.30	\$440,000	\$13.20
\$60,000	\$1.80	\$190,000	\$5.70	\$320,000	\$9.60	\$450,000	\$13.50
\$70,000	\$2.10	\$200,000	\$6.00	\$330,000	\$9.90	\$460,000	\$13.80
\$80,000	\$2.40	\$210,000	\$6.30	\$340,000	\$10.20	\$470,000	\$14.10
\$90,000	\$2.70	\$220,000	\$6.60	\$350,000	\$10.50	\$480,000	\$14.40
\$100,000	\$3.00	\$230,000	\$6.90	\$360,000	\$10.80	\$490,000	\$14.70
\$110,000	\$3.30	\$240,000	\$7.20	\$370,000	\$11.10	\$500,000	\$15.00
\$120,000	\$3.60	\$250,000	\$7.50	\$380,000	\$11.40		
\$130,000	\$3.90	\$260,000	\$7.80	\$390,000	\$11.70		

SPOUSE VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE							
Monthly Premium Amount (Cost per Pay Period – 12/Year)							
Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount
\$5,000	\$0.15	\$30,000	\$0.90	\$55,000	\$1.65	\$80,000	\$2.40
\$10,000	\$0.30	\$35,000	\$1.05	\$60,000	\$1.80	\$85,000	\$2.55
\$15,000	\$0.45	\$40,000	\$1.20	\$65,000	\$1.95	\$90,000	\$2.70
\$20,000	\$0.60	\$45,000	\$1.35	\$70,000	\$2.10	\$95,000	\$2.85
\$25,000	\$0.75	\$50,000	\$1.50	\$75,000	\$2.25	\$100,000	\$3.00

CHILD(REN) VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE	
Monthly Premium Amount (Cost per Pay Period – 12/Year)	
Benefit Amount	Cost For All Children
\$10,000	\$0.30

5962c NS 07/21 Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

The Buck's Got Your Back®

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