

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.

LONG TERM DISABILITY INSURANCE Monthly Premium Amount (Cost per Pay Period – 12/Year)

To calculate your monthly premium amount, use the following formula.

Option 1:

$$\frac{\text{Your Annual Earnings Maximum} = \$100,000}{12} = \frac{\text{Your Monthly Earnings}}{100} = \text{Rate} \times \$19.5000 = \text{Premium Amount} \times 100\%$$

Option 2:

$$\frac{\text{Your Annual Earnings Maximum} = \$134,993}{12} = \frac{\text{Your Monthly Earnings}}{100} = \text{Rate} \times \$35.9200 = \text{Premium Amount} \times 100\%$$

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

SUPPLEMENTAL TERM LIFE INSURANCE Monthly Premium Amount (Cost per Pay Period – 12/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+
Rate	\$0.0700	\$0.0700	\$0.1000	\$0.1000	\$0.1900	\$0.3200	\$0.5300	\$0.8800	\$1.0000	\$1.7500	\$2.0600	\$2.0600

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\$1,000} \times \text{Rate} = \text{Premium Amount}$$

SPOUSE/PARTNER SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE Monthly Premium Amount (Cost per Pay Period – 12/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+
Rate	\$0.0700	\$0.0700	\$0.1000	\$0.1000	\$0.1900	\$0.3200	\$0.5300	\$0.8800	\$1.0000	\$1.7500	\$2.0600	\$2.0600

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Employee Benefit Amount}}{100} \div \$1,000 = \text{Rate} \times \text{Premium Amount}$$

CHILD(REN) SUPPLEMENTAL TERM LIFE INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Benefit Amount	Cost For All Children
\$10,000	\$0.80

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

The Buck's Got Your Back®

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