



The Standard
Optional Life Insurance Plans and Rates
2022-23 Plan Year



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	
	If employee HAS NOT used tobacco in the past 12 months	If employee HAS used tobacco in the past 12 months
Under 25	\$0.150	\$0.230
25 – 29	\$0.170	\$0.270
30 – 34	\$0.190	\$0.360
35 – 39	\$0.270	\$0.410
40 – 44	\$0.380	\$0.550
45 – 49	\$0.580	\$0.810
50 – 54	\$0.880	\$1.240
55 – 59	\$1.650	\$2.270
60 – 64	\$2.520	\$3.460
65 – 69	\$4.860	\$6.510
70 – 74	\$5.660	\$9.270
75+	\$7.880	\$10.100

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	
	If spouse HAS NOT used tobacco in the past 12 months	If spouse HAS used tobacco in the past 12 months
Under 25	\$0.380	\$0.540
25 – 29	\$0.450	\$0.640
30 – 34	\$0.600	\$0.860
35 – 39	\$0.680	\$0.980
40 – 44	\$0.800	\$1.190
45 – 49	\$1.200	\$1.820
50 – 54	\$1.840	\$2.670
55 – 59	\$3.400	\$4.700
60 – 64	\$5.140	\$7.040
65 – 69	\$9.820	\$13.170
70 – 74	\$11.770	\$16.480
75+	\$16.480	\$34.830

Optional Child Life Plan and Rate \$2,000 - \$10,000 Maximum Benefit	
Monthly Rate for \$2,000 of Benefit	\$0.100