

# Voluntary product costs.

Prepared for the employees of Pennington County.

**How to use this cost sheet: review the table below; select your age and your desired coverage amount.**

**Voluntary Term Life and Accidental Death & Dismemberment (AD&D) Insurance from New York Life Group Benefit Solutions (NYL GBS).**

## Employee Coverage Amounts

Term life can help protect your loved ones' financial health if you are no longer there to support them. Accidental Death & Dismemberment (AD&D) insurance pays benefits if you die or are seriously injured as a result of a covered accident. Employee guarantee issue amount is \$150,000. You may purchase up to this amount without having to provide proof of good health.

Coverage amounts	Semi-Monthly Rates per elected amount													
	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$10,000	\$0.46	\$0.46	\$0.46	\$0.50	\$0.55	\$0.78	\$1.22	\$1.93	\$2.91	\$4.42	\$7.85	\$13.95	\$22.90	\$22.90
\$20,000	\$0.93	\$0.93	\$0.93	\$1.01	\$1.10	\$1.55	\$2.44	\$3.86	\$5.82	\$8.85	\$15.70	\$27.90	\$45.80	\$45.80
\$30,000	\$1.40	\$1.40	\$1.40	\$1.52	\$1.65	\$2.32	\$3.66	\$5.79	\$8.73	\$13.28	\$23.55	\$41.85	\$68.70	\$68.70
\$40,000	\$1.86	\$1.86	\$1.86	\$2.02	\$2.20	\$3.10	\$4.88	\$7.72	\$11.64	\$17.70	\$31.40	\$55.80	\$91.60	\$91.60
\$50,000	\$2.32	\$2.32	\$2.32	\$2.52	\$2.75	\$3.88	\$6.10	\$9.65	\$14.55	\$22.12	\$39.25	\$69.75	\$114.50	\$114.50
\$60,000	\$2.79	\$2.79	\$2.79	\$3.03	\$3.30	\$4.65	\$7.32	\$11.58	\$17.46	\$26.55	\$47.10	\$83.70	\$137.40	\$137.40
\$70,000	\$3.26	\$3.26	\$3.26	\$3.54	\$3.85	\$5.42	\$8.54	\$13.51	\$20.37	\$30.98	\$54.95	\$97.65	\$160.30	\$160.30
\$80,000	\$3.72	\$3.72	\$3.72	\$4.04	\$4.40	\$6.20	\$9.76	\$15.44	\$23.28	\$35.40	\$62.80	\$111.60	\$183.20	\$183.20
\$90,000	\$4.18	\$4.18	\$4.18	\$4.54	\$4.95	\$6.98	\$10.98	\$17.37	\$26.19	\$39.82	\$70.65	\$125.55	\$206.10	\$206.10
\$100,000	\$4.65	\$4.65	\$4.65	\$5.05	\$5.50	\$7.75	\$12.20	\$19.30	\$29.10	\$44.25	\$78.50	\$139.50	\$229.00	\$229.00
\$110,000	\$5.12	\$5.12	\$5.12	\$5.56	\$6.05	\$8.52	\$13.42	\$21.23	\$32.01	\$48.68	\$86.35	\$153.45	\$251.90	\$251.90
\$120,000	\$5.58	\$5.58	\$5.58	\$6.06	\$6.60	\$9.30	\$14.64	\$23.16	\$34.92	\$53.10	\$94.20	\$167.40	\$274.80	\$274.80
\$130,000	\$6.04	\$6.04	\$6.04	\$6.56	\$7.15	\$10.08	\$15.86	\$25.09	\$37.83	\$57.52	\$102.05	\$181.35	\$297.70	\$297.70
\$140,000	\$6.51	\$6.51	\$6.51	\$7.07	\$7.70	\$10.85	\$17.08	\$27.02	\$40.74	\$61.95	\$109.90	\$195.30	\$320.60	\$320.60
\$150,000	\$6.98	\$6.98	\$6.98	\$7.58	\$8.25	\$11.62	\$18.30	\$28.95	\$43.65	\$66.38	\$117.75	\$209.25	\$343.50	\$343.50
\$160,000	\$7.44	\$7.44	\$7.44	\$8.08	\$8.80	\$12.40	\$19.52	\$30.88	\$46.56	\$70.80	\$125.60	\$223.20	\$366.40	\$366.40
\$170,000	\$7.90	\$7.90	\$7.90	\$8.58	\$9.35	\$13.18	\$20.74	\$32.81	\$49.47	\$75.22	\$133.45	\$237.15	\$389.30	\$389.30
\$210,000	\$9.76	\$9.76	\$9.76	\$10.60	\$11.55	\$16.28	\$25.62	\$40.53	\$61.11	\$92.92	\$164.85	\$292.95	\$480.90	\$480.90
\$250,000	\$11.62	\$11.62	\$11.62	\$12.62	\$13.75	\$19.38	\$30.50	\$48.25	\$72.75	\$110.62	\$196.25	\$348.75	\$572.50	\$572.50
\$290,000	\$13.48	\$13.48	\$13.48	\$14.64	\$15.95	\$22.48	\$35.38	\$55.97	\$84.39	\$128.32	\$227.65	\$404.55	\$664.10	\$664.10
\$330,000	\$15.34	\$15.34	\$15.34	\$16.66	\$18.15	\$25.58	\$40.26	\$63.69	\$96.03	\$146.02	\$259.05	\$460.35	\$755.70	\$755.70
\$370,000	\$17.20	\$17.20	\$17.20	\$18.68	\$20.35	\$28.68	\$45.14	\$71.41	\$107.67	\$163.72	\$290.45	\$516.15	\$847.30	\$847.30
\$410,000	\$19.06	\$19.06	\$19.06	\$20.70	\$22.55	\$31.78	\$50.02	\$79.13	\$119.31	\$181.42	\$321.85	\$571.95	\$938.90	\$938.90
\$450,000	\$20.92	\$20.92	\$20.92	\$22.72	\$24.75	\$34.88	\$54.90	\$86.85	\$130.95	\$199.12	\$353.25	\$627.75	\$1,030.50	\$1,030.50
\$500,000	\$23.25	\$23.25	\$23.25	\$25.25	\$27.50	\$38.75	\$61.00	\$96.50	\$145.50	\$221.25	\$392.50	\$697.50	\$1,145.00	\$1,145.00

The employee's Voluntary Term Life insurance costs above include an equal amount of Voluntary Accident Death & Dismemberment (AD&D) insurance. Shaded costs above indicate your benefits will reduce at age 70. See your benefit summary for details.



## Spouse Coverage Amounts

Spouse guarantee issue amount is \$50,000. You may purchase up to this amount without having to provide proof of good health.

Semi-Monthly Rates per elected amount														
Coverage amounts	Rates are calculated using the Employee Age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$5,000	\$0.23	\$0.23	\$0.23	\$0.25	\$0.28	\$0.39	\$0.61	\$0.96	\$1.46	\$2.21	\$3.92	\$6.98	\$11.45	\$11.45
\$10,000	\$0.46	\$0.46	\$0.46	\$0.50	\$0.55	\$0.78	\$1.22	\$1.93	\$2.91	\$4.42	\$7.85	\$13.95	\$22.90	\$22.90
\$15,000	\$0.70	\$0.70	\$0.70	\$0.76	\$0.82	\$1.16	\$1.83	\$2.90	\$4.36	\$6.64	\$11.78	\$20.92	\$34.35	\$34.35
\$20,000	\$0.93	\$0.93	\$0.93	\$1.01	\$1.10	\$1.55	\$2.44	\$3.86	\$5.82	\$8.85	\$15.70	\$27.90	\$45.80	\$45.80
\$25,000	\$1.16	\$1.16	\$1.16	\$1.26	\$1.38	\$1.94	\$3.05	\$4.82	\$7.28	\$11.06	\$19.62	\$34.88	\$57.25	\$57.25
\$30,000	\$1.40	\$1.40	\$1.40	\$1.52	\$1.65	\$2.32	\$3.66	\$5.79	\$8.73	\$13.28	\$23.55	\$41.85	\$68.70	\$68.70
\$35,000	\$1.63	\$1.63	\$1.63	\$1.77	\$1.92	\$2.71	\$4.27	\$6.76	\$10.18	\$15.49	\$27.48	\$48.82	\$80.15	\$80.15
\$40,000	\$1.86	\$1.86	\$1.86	\$2.02	\$2.20	\$3.10	\$4.88	\$7.72	\$11.64	\$17.70	\$31.40	\$55.80	\$91.60	\$91.60
\$45,000	\$2.09	\$2.09	\$2.09	\$2.27	\$2.48	\$3.49	\$5.49	\$8.68	\$13.10	\$19.91	\$35.32	\$62.78	\$103.05	\$103.05
\$50,000	\$2.32	\$2.32	\$2.32	\$2.52	\$2.75	\$3.88	\$6.10	\$9.65	\$14.55	\$22.12	\$39.25	\$69.75	\$114.50	\$114.50
\$55,000	\$2.56	\$2.56	\$2.56	\$2.78	\$3.02	\$4.26	\$6.71	\$10.62	\$16.00	\$24.34	\$43.18	\$76.72	\$125.95	\$125.95
\$60,000	\$2.79	\$2.79	\$2.79	\$3.03	\$3.30	\$4.65	\$7.32	\$11.58	\$17.46	\$26.55	\$47.10	\$83.70	\$137.40	\$137.40
\$65,000	\$3.02	\$3.02	\$3.02	\$3.28	\$3.58	\$5.04	\$7.93	\$12.54	\$18.92	\$28.76	\$51.02	\$90.68	\$148.85	\$148.85
\$70,000	\$3.26	\$3.26	\$3.26	\$3.54	\$3.85	\$5.42	\$8.54	\$13.51	\$20.37	\$30.98	\$54.95	\$97.65	\$160.30	\$160.30
\$75,000	\$3.49	\$3.49	\$3.49	\$3.79	\$4.12	\$5.81	\$9.15	\$14.48	\$21.82	\$33.19	\$58.88	\$104.62	\$171.75	\$171.75
\$80,000	\$3.72	\$3.72	\$3.72	\$4.04	\$4.40	\$6.20	\$9.76	\$15.44	\$23.28	\$35.40	\$62.80	\$111.60	\$183.20	\$183.20
\$85,000	\$3.95	\$3.95	\$3.95	\$4.29	\$4.68	\$6.59	\$10.37	\$16.40	\$24.74	\$37.61	\$66.72	\$118.58	\$194.65	\$194.65
\$90,000	\$4.18	\$4.18	\$4.18	\$4.54	\$4.95	\$6.98	\$10.98	\$17.37	\$26.19	\$39.82	\$70.65	\$125.55	\$206.10	\$206.10
\$95,000	\$4.42	\$4.42	\$4.42	\$4.80	\$5.22	\$7.36	\$11.59	\$18.34	\$27.64	\$42.04	\$74.58	\$132.52	\$217.55	\$217.55
\$100,000	\$4.65	\$4.65	\$4.65	\$5.05	\$5.50	\$7.75	\$12.20	\$19.30	\$29.10	\$44.25	\$78.50	\$139.50	\$229.00	\$229.00

The Voluntary Term Life Insurance costs above include an equal amount of Voluntary Accident Death & Dismemberment (AD&D) Insurance.  
*Shaded costs above indicate your benefits will reduce at age 70. See your benefit summary for details.*

## Child Coverage Amounts

All amounts of child coverage are guarantee issue without providing proof of good health.

Semi-Monthly rates per elected amount for Dependent Child Benefit	
	\$10,000
	\$0.85

The child's Voluntary Term Life insurance costs above include an equal amount of Voluntary Accident Death & Dismemberment (AD&D) insurance.

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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