

**Life Insurance, Waiver of Premium, LTC Benefits and LTC Restoration  
Employee and Spouse/Domestic Partner  
Non-Smoker Per Paycheck Rates**

Age	\$10,000	\$15,000	\$25,000	\$40,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$300,000
18	N/A	N/A	\$8.23	\$12.06	\$14.62	\$21.01	\$27.40	\$40.19	\$52.98	\$78.55
19	N/A	N/A	\$8.43	\$12.39	\$15.03	\$21.63	\$28.23	\$41.44	\$54.64	\$81.04
20	N/A	N/A	\$8.62	\$12.69	\$15.40	\$22.19	\$28.98	\$42.55	\$56.12	\$83.27
21	N/A	N/A	\$8.85	\$13.06	\$15.86	\$22.88	\$29.90	\$43.93	\$57.96	\$86.02
22	N/A	N/A	\$9.04	\$13.37	\$16.26	\$23.47	\$30.68	\$45.11	\$59.53	\$88.38
23	N/A	N/A	\$9.27	\$13.74	\$16.72	\$24.16	\$31.60	\$46.48	\$61.37	\$91.14
24	N/A	N/A	\$9.51	\$14.12	\$17.20	\$24.88	\$32.56	\$47.93	\$63.29	\$94.02
25	N/A	\$6.59	\$9.77	\$14.53	\$17.70	\$25.63	\$33.57	\$49.44	\$65.30	\$97.04
26	N/A	\$6.76	\$10.05	\$14.98	\$18.27	\$26.49	\$34.70	\$51.14	\$67.58	\$100.45
27	N/A	\$6.99	\$10.42	\$15.58	\$19.01	\$27.60	\$36.19	\$53.37	\$70.55	\$104.91
28	N/A	\$7.18	\$10.74	\$16.08	\$19.65	\$28.55	\$37.46	\$55.27	\$73.08	\$108.71
29	N/A	\$7.35	\$11.02	\$16.54	\$20.21	\$29.40	\$38.59	\$56.98	\$75.36	\$112.12
30	N/A	\$7.58	\$11.41	\$17.15	\$20.98	\$30.55	\$40.12	\$59.27	\$78.42	\$116.71
31	N/A	\$7.83	\$11.82	\$17.81	\$21.81	\$31.80	\$41.79	\$61.76	\$81.74	\$121.69
32	N/A	\$8.06	\$12.21	\$18.44	\$22.60	\$32.98	\$43.36	\$64.12	\$84.89	\$126.41
33	N/A	\$8.32	\$12.65	\$19.14	\$23.47	\$34.29	\$45.11	\$66.75	\$88.38	\$131.66
34	N/A	\$8.59	\$13.09	\$19.84	\$24.34	\$35.60	\$46.86	\$69.37	\$91.88	\$136.90
35	\$6.55	\$8.91	\$13.62	\$20.69	\$25.40	\$37.18	\$48.96	\$72.52	\$96.08	\$143.19
36	\$6.80	\$9.27	\$14.23	\$21.66	\$26.61	\$38.99	\$51.38	\$76.14	\$100.91	\$150.44
37	\$7.04	\$9.64	\$14.84	\$22.64	\$27.84	\$40.84	\$53.84	\$79.84	\$105.83	\$157.83
38	\$7.36	\$10.12	\$15.63	\$23.91	\$29.42	\$43.21	\$57.00	\$84.58	\$112.16	\$167.32
39	\$7.62	\$10.51	\$16.29	\$24.96	\$30.74	\$45.19	\$59.64	\$88.54	\$117.44	\$175.23
40	\$8.03	\$11.09	\$17.21	\$26.39	\$32.51	\$47.81	\$63.11	\$93.70	\$124.30	\$185.49
41	\$8.36	\$11.58	\$18.02	\$27.68	\$34.12	\$50.23	\$66.33	\$98.54	\$130.75	\$195.17
42	\$8.66	\$12.03	\$18.77	\$28.89	\$35.63	\$52.48	\$69.34	\$103.05	\$136.77	\$204.19
43	\$9.17	\$12.79	\$20.03	\$30.88	\$38.12	\$56.21	\$74.30	\$110.48	\$146.66	\$219.02
44	\$9.57	\$13.39	\$21.03	\$32.49	\$40.13	\$59.22	\$78.32	\$116.51	\$154.70	\$231.08
45	\$10.06	\$14.12	\$22.24	\$34.42	\$42.54	\$62.84	\$83.14	\$123.75	\$164.35	\$245.56
46	\$10.51	\$14.79	\$23.36	\$36.20	\$44.77	\$66.18	\$87.59	\$130.41	\$173.24	\$258.88
47	\$10.95	\$15.45	\$24.46	\$37.97	\$46.97	\$69.48	\$92.00	\$137.02	\$182.05	\$272.10
48	\$11.48	\$16.25	\$25.79	\$40.09	\$49.62	\$73.46	\$97.30	\$144.98	\$192.66	\$288.01
49	\$12.03	\$17.07	\$27.16	\$42.28	\$52.37	\$77.58	\$102.79	\$153.21	\$203.63	\$304.47
50	\$12.73	\$18.10	\$28.85	\$44.96	\$55.71	\$82.57	\$109.44	\$163.17	\$216.90	\$324.36
51	\$13.39	\$19.09	\$30.50	\$47.62	\$59.03	\$87.55	\$116.07	\$173.11	\$230.16	\$344.25
52	\$14.04	\$20.07	\$32.13	\$50.21	\$62.27	\$92.42	\$122.56	\$182.85	\$243.15	\$363.73
53	\$15.08	\$21.61	\$34.65	\$54.22	\$67.26	\$99.88	\$132.49	\$197.72	\$262.95	\$393.40
54	\$15.85	\$22.76	\$36.58	\$57.30	\$71.12	\$105.66	\$140.20	\$209.29	\$278.37	\$416.54
55	\$16.58	\$23.85	\$38.39	\$60.20	\$74.74	\$111.09	\$147.45	\$220.15	\$292.86	\$438.27
56	\$17.51	\$25.25	\$40.73	\$63.94	\$79.42	\$118.11	\$156.81	\$234.19	\$311.57	\$466.36

Age	\$10,000	\$15,000	\$25,000	\$40,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$300,000
57	\$18.49	\$26.72	\$43.17	\$67.86	\$84.31	\$125.45	\$166.59	\$248.86	\$331.14	\$495.69
58	\$19.44	\$28.14	\$45.54	\$71.64	\$89.04	\$132.54	\$176.04	\$263.04	\$350.04	\$524.05
59	\$20.43	\$29.63	\$48.03	\$75.63	\$94.02	\$140.02	\$186.01	\$278.00	\$369.98	\$553.96
60	\$21.55	\$31.30	\$50.82	\$80.08	\$99.60	\$148.38	\$197.16	\$294.71	\$392.27	\$587.39
61	\$22.91	\$33.34	\$54.21	\$85.52	\$106.39	\$158.57	\$210.75	\$315.10	\$419.46	\$628.17
62	\$24.42	\$35.61	\$58.00	\$91.58	\$113.96	\$169.93	\$225.89	\$337.82	\$449.74	\$673.59
63	\$25.94	\$37.89	\$61.79	\$97.64	\$121.53	\$181.28	\$241.03	\$360.53	\$480.03	\$719.02
64	\$27.79	\$40.67	\$66.43	\$105.07	\$130.82	\$195.22	\$259.61	\$388.39	\$517.18	\$774.75
65	\$29.46	\$43.18	\$70.60	\$111.74	\$139.17	\$207.74	\$276.30	\$413.44	\$550.57	\$824.84
66	\$28.26	\$41.49	\$67.95	\$107.64	\$134.10	\$200.24	\$266.39	\$398.68	\$530.97	\$795.55
67	\$30.38	\$44.67	\$73.24	\$116.10	\$144.68	\$216.12	\$287.55	\$430.43	\$573.30	\$859.05
68	\$32.77	\$48.25	\$79.22	\$125.67	\$156.64	\$234.05	\$311.47	\$466.30	\$621.14	\$930.80
69	\$35.43	\$52.24	\$85.87	\$136.30	\$169.93	\$253.99	\$338.05	\$506.18	\$674.30	\$1,010.55
70	\$37.93	\$55.99	\$92.11	\$146.29	\$182.41	\$272.71	\$363.01	\$543.62	\$724.22	\$1,085.43
71	\$30.56	\$44.94	\$73.69	\$116.82	\$145.58	\$217.46	\$289.35	\$433.12	\$576.89	\$864.30
72	\$32.55	\$47.92	\$78.66	\$124.77	\$155.51	\$232.37	\$309.22	\$462.93	\$616.64	\$924.05
73	\$35.06	\$51.69	\$84.95	\$134.84	\$168.10	\$251.24	\$334.39	\$500.68	\$666.97	\$999.55
74	\$38.40	\$56.70	\$93.29	\$148.19	\$184.78	\$276.27	\$367.76	\$550.74	\$733.72	\$1,099.68
75	\$42.19	\$62.38	\$102.76	\$163.34	\$203.72	\$304.58	\$405.64	\$607.55	\$809.47	\$1,213.30