



## Term Life Insurance Plan

### Schedule of Insurance for Members or Spouses Under Age 70 (Biweekly Premium Cost)

Age	COVERAGE												
	Biweekly Rate/\$1,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000	\$600,000
<30	\$0.037	\$0.92	\$1.85	\$2.77	\$3.69	\$4.62	\$5.54	\$7.38	\$9.23	\$11.08	\$14.77	\$18.46	\$22.15
30-39	\$0.051	\$1.27	\$2.54	\$3.81	\$5.08	\$6.35	\$7.62	\$10.15	\$12.69	\$15.23	\$20.31	\$25.38	\$30.46
40-49	\$0.070	\$1.75	\$3.51	\$5.26	\$7.02	\$8.77	\$10.52	\$14.03	\$17.54	\$21.05	\$28.06	\$35.08	\$42.09
50-54	\$0.120	\$2.99	\$5.98	\$8.97	\$11.95	\$14.94	\$17.93	\$23.91	\$29.88	\$35.86	\$47.82	\$59.77	\$71.72
55-59	\$0.204	\$5.11	\$10.22	\$15.34	\$20.45	\$25.56	\$30.67	\$40.89	\$51.12	\$61.34	\$81.78	\$102.23	\$122.68
60-64	\$0.312	\$7.79	\$15.58	\$23.37	\$31.15	\$38.94	\$46.73	\$62.31	\$77.88	\$93.46	\$124.62	\$155.77	\$186.92
65-69	\$0.499	\$12.48	\$24.97	\$37.45	\$49.94	\$62.42	\$74.91	\$99.88	\$124.85	\$149.82	\$199.75	\$249.69	\$299.63

### Schedule of Insurance for Members or Spouses Age 70 and Over (Biweekly Premium Cost)

Age	Biweekly Rate/\$1,000	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000	
		Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost
70-74	\$1.000	\$12,500	\$12.50	\$25,000	\$24.99	\$37,500	\$37.49	\$50,000	\$49.98	\$62,500	\$62.48	\$75,000	\$74.98
75-79	\$2.010	\$6,250	\$12.56	\$12,500	\$25.12	\$18,750	\$37.68	\$25,000	\$50.24	\$31,250	\$62.80	\$37,500	\$75.36
80-84	\$4.002	\$6,250	\$25.01	\$12,500	\$50.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03
85-89	\$4.381	\$6,250	\$27.38	\$12,500	\$54.77	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72
90-94	\$4.812	\$6,250	\$30.08	\$12,500	\$60.15	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18
95+	\$5.211	\$6,250	\$32.57	\$12,500	\$65.13	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16

Age	Biweekly Rate/\$1,000	\$200,000		\$250,000		\$300,000		\$400,000		\$500,000		\$600,000	
		Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost
70-74	\$1.000	\$100,000	\$99.97	\$125,000	\$124.96	\$150,000	\$149.95	\$200,000	\$199.94	\$250,000	\$249.92	\$300,000	\$299.91
75-79	\$2.010	\$50,000	\$100.48	\$50,000	\$100.48	\$50,000	\$100.48	\$50,000	\$100.48	\$50,000	\$100.48	\$50,000	\$100.48
80-84	\$4.002	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03
85-89	\$4.381	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72
90-94	\$4.812	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18
95+	\$5.211	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16

Plans and rates above apply to Members and Spouses. Spouse amount may not exceed member amount.

Age 70, coverage reduces to 50%, age 75 coverage reduces to 25% – maximum coverage \$50,000, age 80 maximum coverage \$15,000

Costs above include a matching Accidental Death and Dismemberment Benefit on Members who are under age 65.

Dependent Child coverage of \$20,000 can be added for a cost of \$1 per Biweekly Pay Period (total cost regardless of the number of eligible children).

Member may retain coverage on self and family, even if no longer employed by the federal government.