



Term Life Insurance Plan

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

Age	COVERAGE												
	Monthly 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	\$0.080	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$16.00	\$20.00	\$24.00	\$32.00	\$40.00	\$48.00
30-39	\$0.110	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75	\$16.50	\$22.00	\$27.50	\$33.00	\$44.00	\$55.00	\$66.00
40-49	\$0.152	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00	\$22.80	\$30.40	\$38.00	\$45.60	\$60.80	\$76.00	\$91.20
50-54	\$0.259	\$6.48	\$12.95	\$19.43	\$25.90	\$32.38	\$38.85	\$51.80	\$64.75	\$77.70	\$103.60	\$129.50	\$155.40
55-59	\$0.443	\$11.08	\$22.15	\$33.23	\$44.30	\$55.38	\$66.45	\$88.60	\$110.75	\$132.90	\$177.20	\$221.50	\$265.80
60-64	\$0.675	\$16.88	\$33.75	\$50.63	\$67.50	\$84.38	\$101.25	\$135.00	\$168.75	\$202.50	\$270.00	\$337.50	\$405.00
65-69	\$1.082	\$27.05	\$54.10	\$81.15	\$108.20	\$135.25	\$162.30	\$216.40	\$270.50	\$324.60	\$432.80	\$541.00	\$649.20

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

Age	Monthly 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	\$2.166	\$12,500	\$27.08	\$25,000	\$54.15	\$37,500	\$81.23	\$50,000	\$108.30	\$62,500	\$135.38	\$75,000	\$162.45
75-79	\$4.354	\$6,250	\$27.21	\$12,500	\$54.43	\$18,750	\$81.64	\$25,000	\$108.85	\$31,250	\$136.06	\$37,500	\$163.28
80-84	\$8.671	\$6,250	\$54.19	\$12,500	\$108.39	\$15,000	\$130.07	\$15,000	\$130.07	\$15,000	\$130.07	\$15,000	\$130.07
85-89	\$9.493	\$6,250	\$59.33	\$12,500	\$118.66	\$15,000	\$142.40	\$15,000	\$142.40	\$15,000	\$142.40	\$15,000	\$142.40
90-94	\$10.426	\$6,250	\$65.16	\$12,500	\$130.33	\$15,000	\$156.39	\$15,000	\$156.39	\$15,000	\$156.39	\$15,000	\$156.39
95+	\$11.290	\$6,250	\$70.56	\$12,500	\$141.13	\$15,000	\$169.35	\$15,000	\$169.35	\$15,000	\$169.35	\$15,000	\$169.35

Age	Monthly 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	\$2.166	\$100,000	\$216.60	\$125,000	\$270.75	\$150,000	\$324.90	\$200,000	\$433.20	\$250,000	\$541.50	\$300,000	\$649.80
75-79	\$4.354	\$50,000	\$217.70	\$50,000	\$217.70	\$50,000	\$217.70	\$50,000	\$217.70	\$50,000	\$217.70	\$50,000	\$217.70
80-84	\$8.671	\$15,000	\$130.07	\$15,000	\$130.07	\$15,000	\$130.07	\$15,000	\$130.07	\$15,000	\$130.07	\$15,000	\$130.07
85-89	\$9.493	\$15,000	\$142.40	\$15,000	\$142.40	\$15,000	\$142.40	\$15,000	\$142.40	\$15,000	\$142.40	\$15,000	\$142.40
90-94	\$10.426	\$15,000	\$156.39	\$15,000	\$156.39	\$15,000	\$156.39	\$15,000	\$156.39	\$15,000	\$156.39	\$15,000	\$156.39
95+	\$11.290	\$15,000	\$169.35	\$15,000	\$169.35	\$15,000	\$169.35	\$15,000	\$169.35	\$15,000	\$169.35	\$15,000	\$169.35

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 \$2.17 per month (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.