

2019 monthly Optional Life and Dependent Life premiums

Optional Life premiums are determined by your age on the preceding December 31 and the amount of insurance you select. Premiums for Dependent Life-Spouse coverage¹ are determined by your spouse's age on the preceding December 31. Premiums are the same for retirees, regardless of age or effective date.

Coverage level	Age							
	Under 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$10,000	\$0.58	\$0.78	\$0.86	\$1.22	\$1.94	\$3.36	\$6.00	\$13.50
\$20,000	\$1.16	\$1.56	\$1.72	\$2.44	\$3.88	\$6.72	\$12.00	\$27.00
\$30,000	\$1.74	\$2.34	\$2.58	\$3.66	\$5.82	\$10.08	\$18.00	\$40.50
\$40,000	\$2.32	\$3.12	\$3.44	\$4.88	\$7.76	\$13.44	\$24.00	\$54.00
\$50,000	\$2.90	\$3.90	\$4.30	\$6.10	\$9.70	\$16.80	\$30.00	\$67.50
\$60,000	\$3.48	\$4.68	\$5.16	\$7.32	\$11.64	\$20.16	\$36.00	\$81.00
\$70,000	\$4.06	\$5.46	\$6.02	\$8.54	\$13.58	\$23.52	\$42.00	\$94.50
\$80,000	\$4.64	\$6.24	\$6.88	\$9.76	\$15.52	\$26.88	\$48.00	\$108.00
\$90,000	\$5.22	\$7.02	\$7.74	\$10.98	\$17.46	\$30.24	\$54.00	\$121.50
\$100,000	\$5.80	\$7.80	\$8.60	\$12.20	\$19.40	\$33.60	\$60.00	\$135.00
\$110,000	\$6.38	\$8.58	\$9.46	\$13.42	\$21.34	\$36.96	\$66.00	\$148.50
\$120,000	\$6.96	\$9.36	\$10.32	\$14.64	\$23.28	\$40.32	\$72.00	\$162.00
\$130,000	\$7.54	\$10.14	\$11.18	\$15.86	\$25.22	\$43.68	\$78.00	\$175.50
\$140,000	\$8.12	\$10.92	\$12.04	\$17.08	\$27.16	\$47.04	\$84.00	\$189.00
\$150,000	\$8.70	\$11.70	\$12.90	\$18.30	\$29.10	\$50.40	\$90.00	\$202.50
\$160,000	\$9.28	\$12.48	\$13.76	\$19.52	\$31.04	\$53.76	\$96.00	\$216.00
\$170,000	\$9.86	\$13.26	\$14.62	\$20.74	\$32.98	\$57.12	\$102.00	\$229.50
\$180,000	\$10.44	\$14.04	\$15.48	\$21.96	\$34.92	\$60.48	\$108.00	\$243.00
\$190,000	\$11.02	\$14.82	\$16.34	\$23.18	\$36.86	\$63.84	\$114.00	\$256.50
\$200,000	\$11.60	\$15.60	\$17.20	\$24.40	\$38.80	\$67.20	\$120.00	\$270.00
\$210,000	\$12.18	\$16.38	\$18.06	\$25.62	\$40.74	\$70.56	\$126.00	\$283.50
\$220,000	\$12.76	\$17.16	\$18.92	\$26.84	\$42.68	\$73.92	\$132.00	\$297.00
\$230,000	\$13.34	\$17.94	\$19.78	\$28.06	\$44.62	\$77.28	\$138.00	\$310.50
\$240,000	\$13.92	\$18.72	\$20.64	\$29.28	\$46.56	\$80.64	\$144.00	\$324.00
\$250,000	\$14.50	\$19.50	\$21.50	\$30.50	\$48.50	\$84.00	\$150.00	\$337.50
\$260,000	\$15.08	\$20.28	\$22.36	\$31.72	\$50.44	\$87.36	\$156.00	\$351.00
\$270,000	\$15.66	\$21.06	\$23.22	\$32.94	\$52.38	\$90.72	\$162.00	\$364.50
\$280,000	\$16.24	\$21.84	\$24.08	\$34.16	\$54.32	\$94.08	\$168.00	\$378.00
\$290,000	\$16.82	\$22.62	\$24.94	\$35.38	\$56.26	\$97.44	\$174.00	\$391.50

Through age 69²

Coverage level	Age							
	Under 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$300,000	\$17.40	\$23.40	\$25.80	\$36.60	\$58.20	\$100.80	\$180.00	\$405.00
\$310,000	\$17.98	\$24.18	\$26.66	\$37.82	\$60.14	\$104.16	\$186.00	\$418.50
\$320,000	\$18.56	\$24.96	\$27.52	\$39.04	\$62.08	\$107.52	\$192.00	\$432.00
\$330,000	\$19.14	\$25.74	\$28.38	\$40.26	\$64.02	\$110.88	\$198.00	\$445.50
\$340,000	\$19.72	\$26.52	\$29.24	\$41.48	\$65.96	\$114.24	\$204.00	\$459.00
\$350,000	\$20.30	\$27.30	\$30.10	\$42.70	\$67.90	\$117.60	\$210.00	\$472.50
\$360,000	\$20.88	\$28.08	\$30.96	\$43.92	\$69.84	\$120.96	\$216.00	\$486.00
\$370,000	\$21.46	\$28.86	\$31.82	\$45.14	\$71.78	\$124.32	\$222.00	\$499.50
\$380,000	\$22.04	\$29.64	\$32.68	\$46.36	\$73.72	\$127.68	\$228.00	\$513.00
\$390,000	\$22.62	\$30.42	\$33.54	\$47.58	\$75.66	\$131.04	\$234.00	\$526.50
\$400,000	\$23.20	\$31.20	\$34.40	\$48.80	\$77.60	\$134.40	\$240.00	\$540.00
\$410,000	\$23.78	\$31.98	\$35.26	\$50.02	\$79.54	\$137.76	\$246.00	\$553.50
\$420,000	\$24.36	\$32.76	\$36.12	\$51.24	\$81.48	\$141.12	\$252.00	\$567.00
\$430,000	\$24.94	\$33.54	\$36.98	\$52.46	\$83.42	\$144.48	\$258.00	\$580.50
\$440,000	\$25.52	\$34.32	\$37.84	\$53.68	\$85.36	\$147.84	\$264.00	\$594.00
\$450,000	\$26.10	\$35.10	\$38.70	\$54.90	\$87.30	\$151.20	\$270.00	\$607.50
\$460,000	\$26.68	\$35.88	\$39.56	\$56.12	\$89.24	\$154.56	\$276.00	\$621.00
\$470,000	\$27.26	\$36.66	\$40.42	\$57.34	\$91.18	\$157.92	\$282.00	\$634.50
\$480,000	\$27.84	\$37.44	\$41.28	\$58.56	\$93.12	\$161.28	\$288.00	\$648.00
\$490,000	\$28.42	\$38.22	\$42.14	\$59.78	\$95.06	\$164.64	\$294.00	\$661.50
\$500,000	\$29.00	\$39.00	\$43.00	\$61.00	\$97.00	\$168.00	\$300.00	\$675.00

1 Dependent Life-Spouse coverage cannot exceed 50 percent of the employee's Optional Life coverage or \$100,000, whichever is less.

2 Premium includes Accidental Death and Dismemberment coverage only for active employees and covered spouses of active employees.

Age 70 and older³

Retiree coverage ends at age 75. For subscribers who retired on or after January 1, 1994, up to December 31, 1998, coverage terminates at age 70, with an option to convert the coverage at that time.

Initial coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and over
\$10,000	\$6,500	\$15.74	\$4,200	\$15.76	\$3,170	\$19.68
\$20,000	\$13,000	\$31.50	\$8,400	\$31.50	\$6,340	\$39.34
\$30,000	\$19,500	\$47.24	\$12,600	\$47.26	\$9,510	\$59.00
\$40,000	\$26,000	\$62.98	\$16,800	\$63.00	\$12,680	\$78.68
\$50,000	\$32,500	\$78.72	\$21,000	\$78.76	\$15,850	\$98.34
\$60,000	\$39,000	\$94.46	\$25,200	\$94.50	\$19,020	\$118.00
\$70,000	\$45,500	\$110.20	\$29,400	\$110.26	\$22,190	\$137.68
\$80,000	\$52,000	\$125.94	\$33,600	\$126.00	\$25,360	\$157.34
\$90,000	\$58,500	\$141.70	\$37,800	\$141.76	\$28,530	\$177.00
\$100,000	\$65,000	\$157.44	\$42,000	\$157.50	\$31,700	\$196.68
\$110,000	\$71,500	\$173.18	\$46,200	\$173.26	\$34,870	\$216.34
\$120,000	\$78,000	\$188.92	\$50,400	\$189.00	\$38,040	\$236.00
\$130,000	\$84,500	\$204.66	\$54,600	\$204.76	\$41,210	\$255.68
\$140,000	\$91,000	\$220.40	\$58,800	\$220.50	\$44,380	\$275.34
\$150,000	\$97,500	\$236.16	\$63,000	\$236.26	\$47,550	\$295.00
\$160,000	\$104,000	\$251.90	\$67,200	\$252.00	\$50,720	\$314.68
\$170,000	\$110,500	\$267.64	\$71,400	\$267.76	\$53,890	\$334.34
\$180,000	\$117,000	\$283.38	\$75,600	\$283.50	\$57,060	\$354.00
\$190,000	\$123,500	\$299.12	\$79,800	\$299.26	\$60,230	\$373.68
\$200,000	\$130,000	\$314.86	\$84,000	\$315.00	\$63,400	\$393.34
\$210,000	\$136,500	\$330.60	\$88,200	\$330.76	\$66,570	\$413.00
\$220,000	\$143,000	\$346.36	\$92,400	\$346.50	\$69,740	\$432.68
\$230,000	\$149,500	\$362.10	\$96,600	\$362.26	\$72,910	\$452.34
\$240,000	\$156,000	\$377.84	\$100,800	\$378.00	\$76,080	\$472.00
\$250,000	\$162,500	\$393.58	\$105,000	\$393.76	\$79,250	\$491.68
\$260,000	\$169,000	\$409.32	\$109,200	\$409.50	\$82,420	\$511.34
\$270,000	\$175,500	\$425.06	\$113,400	\$425.26	\$85,590	\$531.00
\$280,000	\$182,000	\$440.80	\$117,600	\$441.00	\$88,760	\$550.68
\$290,000	\$188,500	\$456.56	\$121,800	\$456.76	\$91,930	\$570.34
\$300,000	\$195,000	\$472.30	\$126,000	\$472.50	\$95,100	\$590.00
\$310,000	\$201,500	\$488.04	\$130,200	\$488.26	\$98,270	\$609.68
\$320,000	\$208,000	\$503.78	\$134,400	\$504.00	\$101,440	\$629.34
\$330,000	\$214,500	\$519.52	\$138,600	\$519.76	\$104,610	\$649.00
\$340,000	\$221,000	\$535.26	\$142,800	\$535.50	\$107,780	\$668.68
\$350,000	\$227,500	\$551.02	\$147,000	\$551.26	\$110,950	\$688.34
\$360,000	\$234,000	\$566.76	\$151,200	\$567.00	\$114,120	\$708.00
\$370,000	\$240,500	\$582.50	\$155,400	\$582.76	\$117,290	\$727.68

Age 70 and older³

Initial coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and over
\$380,000	\$247,000	\$598.24	\$159,600	\$598.50	\$120,460	\$747.34
\$390,000	\$253,500	\$613.98	\$163,800	\$614.26	\$123,630	\$767.00
\$400,000	\$260,000	\$629.72	\$168,000	\$630.00	\$126,800	\$786.68
\$410,000	\$266,500	\$645.46	\$172,200	\$645.76	\$129,970	\$806.34
\$420,000	\$273,000	\$661.22	\$176,400	\$661.50	\$133,140	\$826.00
\$430,000	\$279,500	\$676.96	\$180,600	\$677.26	\$136,310	\$845.68
\$440,000	\$286,000	\$692.70	\$184,800	\$693.00	\$139,480	\$865.34
\$450,000	\$292,500	\$708.44	\$189,000	\$708.76	\$142,650	\$885.00
\$460,000	\$299,000	\$724.18	\$193,200	\$724.50	\$145,820	\$904.68
\$470,000	\$305,500	\$739.92	\$197,400	\$740.26	\$148,990	\$924.34
\$480,000	\$312,000	\$755.66	\$201,600	\$756.00	\$152,160	\$944.00
\$490,000	\$318,500	\$771.42	\$205,800	\$771.76	\$155,330	\$963.68
\$500,000	\$325,000	\$787.16	\$210,000	\$787.50	\$158,500	\$983.34

³ Premium includes Accidental Death and Dismemberment coverage only for active employees and covered spouses of active employees.

Dependent Life-Child

The monthly premium for Dependent Life-Child coverage is \$1.26, regardless of the number of children covered.