

## 2017 Monthly premiums for Optional Life and Dependent-Life Spouse

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 coverage are the same as the Optional Life premiums, which are based on the employee's age. Premiums are the same for retirees, regardless of age or effective date.

### Monthly premiums for subscribers through age 69<sup>1</sup>

Coverage	Subscriber's age <sup>2</sup>							
	<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69
<b>\$10,000</b>	\$0.52	\$0.68	\$0.76	\$1.08	\$1.70	\$2.96	\$5.48	\$11.60
<b>\$20,000</b>	\$1.04	\$1.36	\$1.52	\$2.16	\$3.40	\$5.92	\$10.96	\$23.20
<b>\$30,000</b>	\$1.56	\$2.04	\$2.28	\$3.24	\$5.10	\$8.88	\$16.44	\$34.80
<b>\$40,000</b>	\$2.08	\$2.72	\$3.04	\$4.32	\$6.80	\$11.84	\$21.92	\$46.40
<b>\$50,000</b>	\$2.60	\$3.40	\$3.80	\$5.40	\$8.50	\$14.80	\$27.40	\$58.00
<b>\$60,000</b>	\$3.12	\$4.08	\$4.56	\$6.48	\$10.20	\$17.76	\$32.88	\$69.60
<b>\$70,000</b>	\$3.64	\$4.76	\$5.32	\$7.56	\$11.90	\$20.72	\$38.36	\$81.20
<b>\$80,000</b>	\$4.16	\$5.44	\$6.08	\$8.64	\$13.60	\$23.68	\$43.84	\$92.80
<b>\$90,000</b>	\$4.68	\$6.12	\$6.84	\$9.72	\$15.30	\$26.64	\$49.32	\$104.40
<b>\$100,000</b>	\$5.20	\$6.80	\$7.60	\$10.80	\$17.00	\$29.60	\$54.80	\$116.00
<b>\$110,000</b>	\$5.72	\$7.48	\$8.36	\$11.88	\$18.70	\$32.56	\$60.28	\$127.60
<b>\$120,000</b>	\$6.24	\$8.16	\$9.12	\$12.96	\$20.40	\$35.52	\$65.76	\$139.20
<b>\$130,000</b>	\$6.76	\$8.84	\$9.88	\$14.04	\$22.10	\$38.48	\$71.24	\$150.80
<b>\$140,000</b>	\$7.28	\$9.52	\$10.64	\$15.12	\$23.80	\$41.44	\$76.72	\$162.40
<b>\$150,000</b>	\$7.80	\$10.20	\$11.40	\$16.20	\$25.50	\$44.40	\$82.20	\$174.00
<b>\$160,000</b>	\$8.32	\$10.88	\$12.16	\$17.28	\$27.20	\$47.36	\$87.68	\$185.60

Coverage	Subscriber's age <sup>2</sup>							
	<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$170,000	\$8.84	\$11.56	\$12.92	\$18.36	\$28.90	\$50.32	\$93.16	\$197.20
\$180,000	\$9.36	\$12.24	\$13.68	\$19.44	\$30.60	\$53.28	\$98.64	\$208.80
\$190,000	\$9.88	\$12.92	\$14.44	\$20.52	\$32.30	\$56.24	\$104.12	\$220.40
\$200,000	\$10.40	\$13.60	\$15.20	\$21.60	\$34.00	\$59.20	\$109.60	\$232.00
\$210,000	\$10.92	\$14.28	\$15.96	\$22.68	\$35.70	\$62.16	\$115.08	\$243.60
\$220,000	\$11.44	\$14.96	\$16.72	\$23.76	\$37.40	\$65.12	\$120.56	\$255.20
\$230,000	\$11.96	\$15.64	\$17.48	\$24.84	\$39.10	\$68.08	\$126.04	\$266.80
\$240,000	\$12.48	\$16.32	\$18.24	\$25.92	\$40.80	\$71.04	\$131.52	\$278.40
\$250,000	\$13.00	\$17.00	\$19.00	\$27.00	\$42.50	\$74.00	\$137.00	\$290.00
\$260,000	\$13.52	\$17.68	\$19.76	\$28.08	\$44.20	\$76.96	\$142.48	\$301.60
\$270,000	\$14.04	\$18.36	\$20.52	\$29.16	\$45.90	\$79.92	\$147.96	\$313.20
\$280,000	\$14.56	\$19.04	\$21.28	\$30.24	\$47.60	\$82.88	\$153.44	\$324.80
\$290,000	\$15.08	\$19.72	\$22.04	\$31.32	\$49.30	\$85.84	\$158.92	\$336.40
\$300,000	\$15.60	\$20.40	\$22.80	\$32.40	\$51.00	\$88.80	\$164.40	\$348.00
\$310,000	\$16.12	\$21.08	\$23.56	\$33.48	\$52.70	\$91.76	\$169.88	\$359.60
\$320,000	\$16.64	\$21.76	\$24.32	\$34.56	\$54.40	\$94.72	\$175.36	\$371.20
\$330,000	\$17.16	\$22.44	\$25.08	\$35.64	\$56.10	\$97.68	\$180.84	\$382.80
\$340,000	\$17.68	\$23.12	\$25.84	\$36.72	\$57.80	\$100.64	\$186.32	\$394.40
\$350,000	\$18.20	\$23.80	\$26.60	\$37.80	\$59.50	\$103.60	\$191.80	\$406.00
\$360,000	\$18.72	\$24.48	\$27.36	\$38.88	\$61.20	\$106.56	\$197.28	\$417.60
\$370,000	\$19.24	\$25.16	\$28.12	\$39.96	\$62.90	\$109.52	\$202.76	\$429.20
\$380,000	\$19.76	\$25.84	\$28.88	\$41.04	\$64.60	\$112.48	\$208.24	\$440.80
\$390,000	\$20.28	\$26.52	\$29.64	\$42.12	\$66.30	\$115.44	\$213.72	\$452.40
\$400,000	\$20.80	\$27.20	\$30.40	\$43.20	\$68.00	\$118.40	\$219.20	\$464.00
\$410,000	\$21.32	\$27.88	\$31.16	\$44.28	\$69.70	\$121.36	\$224.68	\$475.60
\$420,000	\$21.84	\$28.56	\$31.92	\$45.36	\$71.40	\$124.32	\$230.16	\$487.20

Coverage	Subscriber's age <sup>2</sup>							
	<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69
<b>\$430,000</b>	\$22.36	\$29.24	\$32.68	\$46.44	\$73.10	\$127.28	\$235.64	\$498.80
<b>\$440,000</b>	\$22.88	\$29.92	\$33.44	\$47.52	\$74.80	\$130.24	\$241.12	\$510.40
<b>\$450,000</b>	\$23.40	\$30.60	\$34.20	\$48.60	\$76.50	\$133.20	\$246.60	\$522.00
<b>\$460,000</b>	\$23.92	\$31.28	\$34.96	\$49.68	\$78.20	\$136.16	\$252.08	\$533.60
<b>\$470,000</b>	\$24.44	\$31.96	\$35.72	\$50.76	\$79.90	\$139.12	\$257.56	\$545.20
<b>\$480,000</b>	\$24.96	\$32.64	\$36.48	\$51.84	\$81.60	\$142.08	\$263.04	\$556.80
<b>\$490,000</b>	\$25.48	\$33.32	\$37.24	\$52.92	\$83.30	\$145.04	\$268.52	\$568.40
<b>\$500,000</b>	\$26.00	\$34.00	\$38.00	\$54.00	\$85.00	\$148.00	\$274.00	\$580.00

<sup>1</sup>Premium includes Accidental Death and Dismemberment coverage only for active employees and covered spouses of active employees.

<sup>2</sup>Premiums for the spouse's coverage will be based on the active employee's age. Spouse's coverage cannot exceed 50 percent of the active employee's Optional Life coverage or \$100,000, whichever is less.

## Monthly premiums for subscribers age 70 and older<sup>1</sup>

Retiree coverage ends at age 75

Coverage	Coverage 65%	Ages 70-74	Coverage 42%	Ages 75-79	Coverage 31.7%	Ages 80+
<b>\$10,000</b>	<b>\$6,500</b>	\$13.02	<b>\$4,200</b>	\$13.68	<b>\$3,170</b>	\$17.26
<b>\$20,000</b>	<b>\$13,000</b>	\$26.04	<b>\$8,400</b>	\$27.36	<b>\$6,340</b>	\$34.50
<b>\$30,000</b>	<b>\$19,500</b>	\$39.04	<b>\$12,600</b>	\$41.04	<b>\$9,510</b>	\$51.76
<b>\$40,000</b>	<b>\$26,000</b>	\$52.06	<b>\$16,800</b>	\$54.70	<b>\$12,680</b>	\$69.00
<b>\$50,000</b>	<b>\$32,500</b>	\$65.08	<b>\$21,000</b>	\$68.38	<b>\$15,850</b>	\$86.26
<b>\$60,000</b>	<b>\$39,000</b>	\$78.08	<b>\$25,200</b>	\$82.06	<b>\$19,020</b>	\$103.52
<b>\$70,000</b>	<b>\$45,500</b>	\$91.10	<b>\$29,400</b>	\$95.74	<b>\$22,190</b>	\$120.76
<b>\$80,000</b>	<b>\$52,000</b>	\$104.10	<b>\$33,600</b>	\$109.40	<b>\$25,360</b>	\$138.02
<b>\$90,000</b>	<b>\$58,500</b>	\$117.12	<b>\$37,800</b>	\$123.08	<b>\$28,530</b>	\$155.26
<b>\$100,000</b>	<b>\$65,000</b>	\$130.14	<b>\$42,000</b>	\$136.76	<b>\$31,700</b>	\$172.52
<b>\$110,000</b>	<b>\$71,500</b>	\$143.14	<b>\$46,200</b>	\$150.44	<b>\$34,870</b>	\$189.76
<b>\$120,000</b>	<b>\$78,000</b>	\$156.16	<b>\$50,400</b>	\$164.10	<b>\$38,040</b>	\$207.02

Coverage	Coverage 65%	Ages 70-74	Coverage 42%	Ages 75-79	Coverage 31.7%	Ages 80+
\$130,000	\$84,500	\$169.18	\$54,600	\$177.78	\$41,210	\$224.26
\$140,000	\$91,000	\$182.18	\$58,800	\$191.46	\$44,380	\$241.52
\$150,000	\$97,500	\$195.20	\$63,000	\$205.14	\$47,550	\$258.78
\$160,000	\$104,000	\$208.22	\$67,200	\$218.80	\$50,720	\$276.02
\$170,000	\$110,500	\$221.22	\$71,400	\$232.48	\$53,890	\$293.28
\$180,000	\$117,000	\$234.24	\$75,600	\$246.16	\$57,060	\$310.52
\$190,000	\$123,500	\$247.26	\$79,800	\$259.84	\$60,230	\$327.78
\$200,000	\$130,000	\$260.26	\$84,000	\$273.50	\$63,400	\$345.02
\$210,000	\$136,500	\$273.28	\$88,200	\$287.18	\$66,570	\$362.28
\$220,000	\$143,000	\$286.30	\$92,400	\$300.86	\$69,740	\$379.54
\$230,000	\$149,500	\$299.30	\$96,600	\$314.54	\$72,910	\$396.78
\$240,000	\$156,000	\$312.32	\$100,800	\$328.20	\$76,080	\$414.04
\$250,000	\$162,500	\$325.34	\$105,000	\$341.88	\$79,250	\$431.28
\$260,000	\$169,000	\$338.34	\$109,200	\$355.56	\$82,420	\$448.54
\$270,000	\$175,500	\$351.36	\$113,400	\$369.24	\$85,590	\$465.78
\$280,000	\$182,000	\$364.36	\$117,600	\$382.92	\$88,760	\$483.04
\$290,000	\$188,500	\$377.38	\$121,800	\$396.58	\$91,930	\$500.28
\$300,000	\$195,000	\$390.40	\$126,000	\$410.26	\$95,100	\$517.54
\$310,000	\$201,500	\$403.40	\$130,200	\$423.94	\$98,270	\$534.80
\$320,000	\$208,000	\$416.42	\$134,400	\$437.62	\$101,440	\$552.04
\$330,000	\$214,500	\$429.44	\$138,600	\$451.28	\$104,610	\$569.30
\$340,000	\$221,000	\$442.44	\$142,800	\$464.96	\$107,780	\$586.54
\$350,000	\$227,500	\$455.46	\$147,000	\$478.64	\$110,950	\$603.80
\$360,000	\$234,000	\$468.48	\$151,200	\$492.32	\$114,120	\$621.04
\$370,000	\$240,500	\$481.48	\$155,400	\$505.98	\$117,290	\$638.30
\$380,000	\$247,000	\$494.50	\$159,600	\$519.66	\$120,460	\$655.54
\$390,000	\$253,500	\$507.52	\$163,800	\$533.34	\$123,630	\$672.80

Coverage	Coverage 65%	Ages 70-74	Coverage 42%	Ages 75-79	Coverage 31.7%	Ages 80+
\$400,000	\$260,000	\$520.52	\$168,000	\$547.02	\$126,800	\$690.06
\$410,000	\$266,500	\$533.54	\$172,200	\$560.68	\$129,970	\$707.30
\$420,000	\$273,000	\$546.56	\$176,400	\$574.36	\$133,140	\$724.56
\$430,000	\$279,500	\$559.56	\$180,600	\$588.04	\$136,310	\$741.80
\$440,000	\$286,000	\$572.58	\$184,800	\$601.72	\$139,480	\$759.06
\$450,000	\$292,500	\$585.60	\$189,000	\$615.38	\$142,650	\$776.30
\$460,000	\$299,000	\$598.60	\$193,200	\$629.06	\$145,820	\$793.56
\$470,000	\$305,500	\$611.62	\$197,400	\$642.74	\$148,990	\$810.80
\$480,000	\$312,000	\$624.62	\$201,600	\$656.42	\$152,160	\$828.06
\$490,000	\$318,500	\$637.64	\$205,800	\$670.08	\$155,330	\$845.32
\$500,000	\$325,000	\$650.66	\$210,000	\$683.76	\$158,500	\$862.56

<sup>1</sup>Premium includes Accidental Death and Dismemberment coverage only for active employees and covered spouses of active employees.

Please note: 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.

## Monthly premiums for Dependent-Life-Child

The monthly premium for Dependent Life-Child coverage is \$1.10, regardless of the number of children covered.