2023

Monthly insurance premiums for Optional Life and Dependent Life

PEBA℠ SC Retirement Systems and State Health Plan

Optional Life insurance premiums are determined by the employee's age on the preceding December 31 and the amount of insurance selected. Premiums for Dependent Life-Spouse coverage[1] are determined by the spouse's age on the preceding December 31 and the amount of insurance selected. Premiums are the same for retirees, regardless of age or effective date.

Optional Life insurance and Dependent Life-Spouse insurance through age 69[2]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$10,000	$0.40	$0.50	$0.60	$0.82	$1.44	$2.84	$6.00	$13.50
$20,000	$0.80	$1.00	$1.20	$1.64	$2.88	$5.68	$12.00	$27.00
$30,000	$1.20	$1.50	$1.80	$2.46	$4.32	$8.52	$18.00	$40.50
$40,000	$1.60	$2.00	$2.40	$3.28	$5.76	$11.36	$24.00	$54.00
$50,000	$2.00	$2.50	$3.00	$4.10	$7.20	$14.20	$30.00	$67.50
$60,000	$2.40	$3.00	$3.60	$4.92	$8.64	$17.04	$36.00	$81.00
$70,000	$2.80	$3.50	$4.20	$5.74	$10.08	$19.88	$42.00	$94.50
$80,000	$3.20	$4.00	$4.80	$6.56	$11.52	$22.72	$48.00	$108.00
$90,000	$3.60	$4.50	$5.40	$7.38	$12.96	$25.56	$54.00	$121.50
$100,000	$4.00	$5.00	$6.00	$8.20	$14.40	$28.40	$60.00	$135.00
$110,000	$4.40	$5.50	$6.60	$9.02	$15.84	$31.24	$66.00	$148.50
$120,000	$4.80	$6.00	$7.20	$9.84	$17.28	$34.08	$72.00	$162.00
$130,000	$5.20	$6.50	$7.80	$10.66	$18.72	$36.92	$78.00	$175.50
$140,000	$5.60	$7.00	$8.40	$11.48	$20.16	$39.76	$84.00	$189.00
$150,000	$6.00	$7.50	$9.00	$12.30	$21.60	$42.60	$90.00	$202.50
$160,000	$6.40	$8.00	$9.60	$13.12	$23.04	$45.44	$96.00	$216.00
$170,000	$6.80	$8.50	$10.20	$13.94	$24.48	$48.28	$102.00	$229.50
$180,000	$7.20	$9.00	$10.80	$14.76	$25.92	$51.12	$108.00	$243.00
$190,000	$7.60	$9.50	$11.40	$15.58	$27.36	$53.96	$114.00	$256.50
$200,000	$8.00	$10.00	$12.00	$16.40	$28.80	$56.80	$120.00	$270.00
$210,000	$8.40	$10.50	$12.60	$17.22	$30.24	$59.64	$126.00	$283.50
$220,000	$8.80	$11.00	$13.20	$18.04	$31.68	$62.48	$132.00	$297.00
$230,000	$9.20	$11.50	$13.80	$18.86	$33.12	$65.32	$138.00	$310.50

[1]Dependent Life-Spouse insurance cannot exceed 50 percent of the employee's Optional Life insurance or $100,000, whichever is less.
[2]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

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Data classification: public information

Optional Life insurance and Dependent Life-Spouse insurance through age 69[3]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$240,000	$9.60	$12.00	$14.40	$19.68	$34.56	$68.16	$144.00	$324.00
$250,000	$10.00	$12.50	$15.00	$20.50	$36.00	$71.00	$150.00	$337.50
$260,000	$10.40	$13.00	$15.60	$21.32	$37.44	$73.84	$156.00	$351.00
$270,000	$10.80	$13.50	$16.20	$22.14	$38.88	$76.68	$162.00	$364.50
$280,000	$11.20	$14.00	$16.80	$22.96	$40.32	$79.52	$168.00	$378.00
$290,000	$11.60	$14.50	$17.40	$23.78	$41.76	$82.36	$174.00	$391.50
$300,000	$12.00	$15.00	$18.00	$24.60	$43.20	$85.20	$180.00	$405.00
$310,000	$12.40	$15.50	$18.60	$25.42	$44.64	$88.04	$186.00	$418.50
$320,000	$12.80	$16.00	$19.20	$26.24	$46.08	$90.88	$192.00	$432.00
$330,000	$13.20	$16.50	$19.80	$27.06	$47.52	$93.72	$198.00	$445.50
$340,000	$13.60	$17.00	$20.40	$27.88	$48.96	$96.56	$204.00	$459.00
$350,000	$14.00	$17.50	$21.00	$28.70	$50.40	$99.40	$210.00	$472.50
$360,000	$14.40	$18.00	$21.60	$29.52	$51.84	$102.24	$216.00	$486.00
$370,000	$14.80	$18.50	$22.20	$30.34	$53.28	$105.08	$222.00	$499.50
$380,000	$15.20	$19.00	$22.80	$31.16	$54.72	$107.92	$228.00	$513.00
$390,000	$15.60	$19.50	$23.40	$31.98	$56.16	$110.76	$234.00	$526.50
$400,000	$16.00	$20.00	$24.00	$32.80	$57.60	$113.60	$240.00	$540.00
$410,000	$16.40	$20.50	$24.60	$33.62	$59.04	$116.44	$246.00	$553.50
$420,000	$16.80	$21.00	$25.20	$34.44	$60.48	$119.28	$252.00	$567.00
$430,000	$17.20	$21.50	$25.80	$35.26	$61.92	$122.12	$258.00	$580.50
$440,000	$17.60	$22.00	$26.40	$36.08	$63.36	$124.96	$264.00	$594.00
$450,000	$18.00	$22.50	$27.00	$36.90	$64.80	$127.80	$270.00	$607.50
$460,000	$18.40	$23.00	$27.60	$37.72	$66.24	$130.64	$276.00	$621.00
$470,000	$18.80	$23.50	$28.20	$38.54	$67.68	$133.48	$282.00	$634.50
$480,000	$19.20	$24.00	$28.80	$39.36	$69.12	$136.32	$288.00	$648.00
$490,000	$19.60	$24.50	$29.40	$40.18	$70.56	$139.16	$294.00	$661.50
$500,000	$20.00	$25.00	$30.00	$41.00	$72.00	$142.00	$300.00	$675.00

[3]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[3]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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

[3]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[4]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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
$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

[4]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Dependent Life-Child insurance

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

2024

Monthly insurance premiums for Optional Life and Dependent Life

PEBA℠ SC Retirement Systems and State Health Plan

Optional Life insurance premiums are determined by the employee's age on the preceding December 31 and the amount of insurance selected. Premiums for Dependent Life-Spouse coverage[1] are determined by the spouse's age on the preceding December 31 and the amount of insurance selected. Premiums are the same for retirees, regardless of age or effective date.

Optional Life insurance and Dependent Life-Spouse insurance through age 69[2]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$10,000	$0.40	$0.50	$0.60	$0.82	$1.44	$2.84	$6.00	$13.50
$20,000	$0.80	$1.00	$1.20	$1.64	$2.88	$5.68	$12.00	$27.00
$30,000	$1.20	$1.50	$1.80	$2.46	$4.32	$8.52	$18.00	$40.50
$40,000	$1.60	$2.00	$2.40	$3.28	$5.76	$11.36	$24.00	$54.00
$50,000	$2.00	$2.50	$3.00	$4.10	$7.20	$14.20	$30.00	$67.50
$60,000	$2.40	$3.00	$3.60	$4.92	$8.64	$17.04	$36.00	$81.00
$70,000	$2.80	$3.50	$4.20	$5.74	$10.08	$19.88	$42.00	$94.50
$80,000	$3.20	$4.00	$4.80	$6.56	$11.52	$22.72	$48.00	$108.00
$90,000	$3.60	$4.50	$5.40	$7.38	$12.96	$25.56	$54.00	$121.50
$100,000	$4.00	$5.00	$6.00	$8.20	$14.40	$28.40	$60.00	$135.00
$110,000	$4.40	$5.50	$6.60	$9.02	$15.84	$31.24	$66.00	$148.50
$120,000	$4.80	$6.00	$7.20	$9.84	$17.28	$34.08	$72.00	$162.00
$130,000	$5.20	$6.50	$7.80	$10.66	$18.72	$36.92	$78.00	$175.50
$140,000	$5.60	$7.00	$8.40	$11.48	$20.16	$39.76	$84.00	$189.00
$150,000	$6.00	$7.50	$9.00	$12.30	$21.60	$42.60	$90.00	$202.50
$160,000	$6.40	$8.00	$9.60	$13.12	$23.04	$45.44	$96.00	$216.00
$170,000	$6.80	$8.50	$10.20	$13.94	$24.48	$48.28	$102.00	$229.50
$180,000	$7.20	$9.00	$10.80	$14.76	$25.92	$51.12	$108.00	$243.00
$190,000	$7.60	$9.50	$11.40	$15.58	$27.36	$53.96	$114.00	$256.50
$200,000	$8.00	$10.00	$12.00	$16.40	$28.80	$56.80	$120.00	$270.00
$210,000	$8.40	$10.50	$12.60	$17.22	$30.24	$59.64	$126.00	$283.50
$220,000	$8.80	$11.00	$13.20	$18.04	$31.68	$62.48	$132.00	$297.00
$230,000	$9.20	$11.50	$13.80	$18.86	$33.12	$65.32	$138.00	$310.50

[1]Dependent Life-Spouse insurance cannot exceed 50 percent of the employee's Optional Life insurance or $100,000, whichever is less.
[2]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

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Data classification: public information

Optional Life insurance and Dependent Life-Spouse insurance through age 69[3]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$240,000	$9.60	$12.00	$14.40	$19.68	$34.56	$68.16	$144.00	$324.00
$250,000	$10.00	$12.50	$15.00	$20.50	$36.00	$71.00	$150.00	$337.50
$260,000	$10.40	$13.00	$15.60	$21.32	$37.44	$73.84	$156.00	$351.00
$270,000	$10.80	$13.50	$16.20	$22.14	$38.88	$76.68	$162.00	$364.50
$280,000	$11.20	$14.00	$16.80	$22.96	$40.32	$79.52	$168.00	$378.00
$290,000	$11.60	$14.50	$17.40	$23.78	$41.76	$82.36	$174.00	$391.50
$300,000	$12.00	$15.00	$18.00	$24.60	$43.20	$85.20	$180.00	$405.00
$310,000	$12.40	$15.50	$18.60	$25.42	$44.64	$88.04	$186.00	$418.50
$320,000	$12.80	$16.00	$19.20	$26.24	$46.08	$90.88	$192.00	$432.00
$330,000	$13.20	$16.50	$19.80	$27.06	$47.52	$93.72	$198.00	$445.50
$340,000	$13.60	$17.00	$20.40	$27.88	$48.96	$96.56	$204.00	$459.00
$350,000	$14.00	$17.50	$21.00	$28.70	$50.40	$99.40	$210.00	$472.50
$360,000	$14.40	$18.00	$21.60	$29.52	$51.84	$102.24	$216.00	$486.00
$370,000	$14.80	$18.50	$22.20	$30.34	$53.28	$105.08	$222.00	$499.50
$380,000	$15.20	$19.00	$22.80	$31.16	$54.72	$107.92	$228.00	$513.00
$390,000	$15.60	$19.50	$23.40	$31.98	$56.16	$110.76	$234.00	$526.50
$400,000	$16.00	$20.00	$24.00	$32.80	$57.60	$113.60	$240.00	$540.00
$410,000	$16.40	$20.50	$24.60	$33.62	$59.04	$116.44	$246.00	$553.50
$420,000	$16.80	$21.00	$25.20	$34.44	$60.48	$119.28	$252.00	$567.00
$430,000	$17.20	$21.50	$25.80	$35.26	$61.92	$122.12	$258.00	$580.50
$440,000	$17.60	$22.00	$26.40	$36.08	$63.36	$124.96	$264.00	$594.00
$450,000	$18.00	$22.50	$27.00	$36.90	$64.80	$127.80	$270.00	$607.50
$460,000	$18.40	$23.00	$27.60	$37.72	$66.24	$130.64	$276.00	$621.00
$470,000	$18.80	$23.50	$28.20	$38.54	$67.68	$133.48	$282.00	$634.50
$480,000	$19.20	$24.00	$28.80	$39.36	$69.12	$136.32	$288.00	$648.00
$490,000	$19.60	$24.50	$29.40	$40.18	$70.56	$139.16	$294.00	$661.50
$500,000	$20.00	$25.00	$30.00	$41.00	$72.00	$142.00	$300.00	$675.00

[3]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[3]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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

[3]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[4]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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
$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

[4]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Dependent Life-Child insurance

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

2025

Monthly insurance premiums for Optional Life and Dependent Life

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SC Retirement Systems and State Health Plan

Optional Life insurance premiums are determined by the employee's age on the preceding December 31 and the amount of insurance selected. Premiums for Dependent Life-Spouse coverage[1] are determined by the spouse's age on the preceding December 31 and the amount of insurance selected. Premiums are the same for retirees, regardless of age or effective date.

Optional Life insurance and Dependent Life-Spouse insurance through age 69[2]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$10,000	$0.40	$0.50	$0.60	$0.82	$1.44	$2.84	$6.00	$13.50
$20,000	$0.80	$1.00	$1.20	$1.64	$2.88	$5.68	$12.00	$27.00
$30,000	$1.20	$1.50	$1.80	$2.46	$4.32	$8.52	$18.00	$40.50
$40,000	$1.60	$2.00	$2.40	$3.28	$5.76	$11.36	$24.00	$54.00
$50,000	$2.00	$2.50	$3.00	$4.10	$7.20	$14.20	$30.00	$67.50
$60,000	$2.40	$3.00	$3.60	$4.92	$8.64	$17.04	$36.00	$81.00
$70,000	$2.80	$3.50	$4.20	$5.74	$10.08	$19.88	$42.00	$94.50
$80,000	$3.20	$4.00	$4.80	$6.56	$11.52	$22.72	$48.00	$108.00
$90,000	$3.60	$4.50	$5.40	$7.38	$12.96	$25.56	$54.00	$121.50
$100,000	$4.00	$5.00	$6.00	$8.20	$14.40	$28.40	$60.00	$135.00
$110,000	$4.40	$5.50	$6.60	$9.02	$15.84	$31.24	$66.00	$148.50
$120,000	$4.80	$6.00	$7.20	$9.84	$17.28	$34.08	$72.00	$162.00
$130,000	$5.20	$6.50	$7.80	$10.66	$18.72	$36.92	$78.00	$175.50
$140,000	$5.60	$7.00	$8.40	$11.48	$20.16	$39.76	$84.00	$189.00
$150,000	$6.00	$7.50	$9.00	$12.30	$21.60	$42.60	$90.00	$202.50
$160,000	$6.40	$8.00	$9.60	$13.12	$23.04	$45.44	$96.00	$216.00
$170,000	$6.80	$8.50	$10.20	$13.94	$24.48	$48.28	$102.00	$229.50
$180,000	$7.20	$9.00	$10.80	$14.76	$25.92	$51.12	$108.00	$243.00
$190,000	$7.60	$9.50	$11.40	$15.58	$27.36	$53.96	$114.00	$256.50
$200,000	$8.00	$10.00	$12.00	$16.40	$28.80	$56.80	$120.00	$270.00

[1]Dependent Life-Spouse insurance cannot exceed 50 percent of the employee's Optional Life insurance or $100,000, whichever is less.
[2]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

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Optional Life insurance and Dependent Life-Spouse insurance through age 69[3]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$210,000	$8.40	$10.50	$12.60	$17.22	$30.24	$59.64	$126.00	$283.50
$220,000	$8.80	$11.00	$13.20	$18.04	$31.68	$62.48	$132.00	$297.00
$230,000	$9.20	$11.50	$13.80	$18.86	$33.12	$65.32	$138.00	$310.50
$240,000	$9.60	$12.00	$14.40	$19.68	$34.56	$68.16	$144.00	$324.00
$250,000	$10.00	$12.50	$15.00	$20.50	$36.00	$71.00	$150.00	$337.50
$260,000	$10.40	$13.00	$15.60	$21.32	$37.44	$73.84	$156.00	$351.00
$270,000	$10.80	$13.50	$16.20	$22.14	$38.88	$76.68	$162.00	$364.50
$280,000	$11.20	$14.00	$16.80	$22.96	$40.32	$79.52	$168.00	$378.00
$290,000	$11.60	$14.50	$17.40	$23.78	$41.76	$82.36	$174.00	$391.50
$300,000	$12.00	$15.00	$18.00	$24.60	$43.20	$85.20	$180.00	$405.00
$310,000	$12.40	$15.50	$18.60	$25.42	$44.64	$88.04	$186.00	$418.50
$320,000	$12.80	$16.00	$19.20	$26.24	$46.08	$90.88	$192.00	$432.00
$330,000	$13.20	$16.50	$19.80	$27.06	$47.52	$93.72	$198.00	$445.50
$340,000	$13.60	$17.00	$20.40	$27.88	$48.96	$96.56	$204.00	$459.00
$350,000	$14.00	$17.50	$21.00	$28.70	$50.40	$99.40	$210.00	$472.50
$360,000	$14.40	$18.00	$21.60	$29.52	$51.84	$102.24	$216.00	$486.00
$370,000	$14.80	$18.50	$22.20	$30.34	$53.28	$105.08	$222.00	$499.50
$380,000	$15.20	$19.00	$22.80	$31.16	$54.72	$107.92	$228.00	$513.00
$390,000	$15.60	$19.50	$23.40	$31.98	$56.16	$110.76	$234.00	$526.50
$400,000	$16.00	$20.00	$24.00	$32.80	$57.60	$113.60	$240.00	$540.00
$410,000	$16.40	$20.50	$24.60	$33.62	$59.04	$116.44	$246.00	$553.50
$420,000	$16.80	$21.00	$25.20	$34.44	$60.48	$119.28	$252.00	$567.00
$430,000	$17.20	$21.50	$25.80	$35.26	$61.92	$122.12	$258.00	$580.50
$440,000	$17.60	$22.00	$26.40	$36.08	$63.36	$124.96	$264.00	$594.00
$450,000	$18.00	$22.50	$27.00	$36.90	$64.80	$127.80	$270.00	$607.50
$460,000	$18.40	$23.00	$27.60	$37.72	$66.24	$130.64	$276.00	$621.00
$470,000	$18.80	$23.50	$28.20	$38.54	$67.68	$133.48	$282.00	$634.50
$480,000	$19.20	$24.00	$28.80	$39.36	$69.12	$136.32	$288.00	$648.00
$490,000	$19.60	$24.50	$29.40	$40.18	$70.56	$139.16	$294.00	$661.50
$500,000	$20.00	$25.00	$30.00	$41.00	$72.00	$142.00	$300.00	$675.00

[3]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[3]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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

[3]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[4]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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
$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

[4]Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Dependent Life-Child insurance

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

2026

Monthly insurance premiums for Optional Life and Dependent Life

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Optional Life insurance premiums are determined by the employee's age on the preceding December 31 and the amount of insurance selected. Premiums for Dependent Life-Spouse coverage[1] are determined by the spouse's age on the preceding December 31 and the amount of insurance selected. Premiums are the same for retirees, regardless of age or effective date.

Optional Life insurance and Dependent Life-Spouse insurance through age 69[2]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$10,000	$0.40	$0.50	$0.60	$0.82	$1.44	$2.84	$6.00	$13.50
$20,000	$0.80	$1.00	$1.20	$1.64	$2.88	$5.68	$12.00	$27.00
$30,000	$1.20	$1.50	$1.80	$2.46	$4.32	$8.52	$18.00	$40.50
$40,000	$1.60	$2.00	$2.40	$3.28	$5.76	$11.36	$24.00	$54.00
$50,000	$2.00	$2.50	$3.00	$4.10	$7.20	$14.20	$30.00	$67.50
$60,000	$2.40	$3.00	$3.60	$4.92	$8.64	$17.04	$36.00	$81.00
$70,000	$2.80	$3.50	$4.20	$5.74	$10.08	$19.88	$42.00	$94.50
$80,000	$3.20	$4.00	$4.80	$6.56	$11.52	$22.72	$48.00	$108.00
$90,000	$3.60	$4.50	$5.40	$7.38	$12.96	$25.56	$54.00	$121.50
$100,000	$4.00	$5.00	$6.00	$8.20	$14.40	$28.40	$60.00	$135.00
$110,000	$4.40	$5.50	$6.60	$9.02	$15.84	$31.24	$66.00	$148.50
$120,000	$4.80	$6.00	$7.20	$9.84	$17.28	$34.08	$72.00	$162.00
$130,000	$5.20	$6.50	$7.80	$10.66	$18.72	$36.92	$78.00	$175.50
$140,000	$5.60	$7.00	$8.40	$11.48	$20.16	$39.76	$84.00	$189.00
$150,000	$6.00	$7.50	$9.00	$12.30	$21.60	$42.60	$90.00	$202.50
$160,000	$6.40	$8.00	$9.60	$13.12	$23.04	$45.44	$96.00	$216.00
$170,000	$6.80	$8.50	$10.20	$13.94	$24.48	$48.28	$102.00	$229.50
$180,000	$7.20	$9.00	$10.80	$14.76	$25.92	$51.12	$108.00	$243.00
$190,000	$7.60	$9.50	$11.40	$15.58	$27.36	$53.96	$114.00	$256.50
$200,000	$8.00	$10.00	$12.00	$16.40	$28.80	$56.80	$120.00	$270.00

[1]Dependent Life-Spouse insurance cannot exceed 50% of the employee's Optional Life insurance or $100,000, whichever is less.
[2]Premium includes Accidental Death and Dismemberment coverage equal to life insurance coverage for active employees and covered spouses of active employees.

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Optional Life insurance and Dependent Life-Spouse insurance through age 69[3]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$210,000	$8.40	$10.50	$12.60	$17.22	$30.24	$59.64	$126.00	$283.50
$220,000	$8.80	$11.00	$13.20	$18.04	$31.68	$62.48	$132.00	$297.00
$230,000	$9.20	$11.50	$13.80	$18.86	$33.12	$65.32	$138.00	$310.50
$240,000	$9.60	$12.00	$14.40	$19.68	$34.56	$68.16	$144.00	$324.00
$250,000	$10.00	$12.50	$15.00	$20.50	$36.00	$71.00	$150.00	$337.50
$260,000	$10.40	$13.00	$15.60	$21.32	$37.44	$73.84	$156.00	$351.00
$270,000	$10.80	$13.50	$16.20	$22.14	$38.88	$76.68	$162.00	$364.50
$280,000	$11.20	$14.00	$16.80	$22.96	$40.32	$79.52	$168.00	$378.00
$290,000	$11.60	$14.50	$17.40	$23.78	$41.76	$82.36	$174.00	$391.50
$300,000	$12.00	$15.00	$18.00	$24.60	$43.20	$85.20	$180.00	$405.00
$310,000	$12.40	$15.50	$18.60	$25.42	$44.64	$88.04	$186.00	$418.50
$320,000	$12.80	$16.00	$19.20	$26.24	$46.08	$90.88	$192.00	$432.00
$330,000	$13.20	$16.50	$19.80	$27.06	$47.52	$93.72	$198.00	$445.50
$340,000	$13.60	$17.00	$20.40	$27.88	$48.96	$96.56	$204.00	$459.00
$350,000	$14.00	$17.50	$21.00	$28.70	$50.40	$99.40	$210.00	$472.50
$360,000	$14.40	$18.00	$21.60	$29.52	$51.84	$102.24	$216.00	$486.00
$370,000	$14.80	$18.50	$22.20	$30.34	$53.28	$105.08	$222.00	$499.50
$380,000	$15.20	$19.00	$22.80	$31.16	$54.72	$107.92	$228.00	$513.00
$390,000	$15.60	$19.50	$23.40	$31.98	$56.16	$110.76	$234.00	$526.50
$400,000	$16.00	$20.00	$24.00	$32.80	$57.60	$113.60	$240.00	$540.00
$410,000	$16.40	$20.50	$24.60	$33.62	$59.04	$116.44	$246.00	$553.50
$420,000	$16.80	$21.00	$25.20	$34.44	$60.48	$119.28	$252.00	$567.00
$430,000	$17.20	$21.50	$25.80	$35.26	$61.92	$122.12	$258.00	$580.50
$440,000	$17.60	$22.00	$26.40	$36.08	$63.36	$124.96	$264.00	$594.00
$450,000	$18.00	$22.50	$27.00	$36.90	$64.80	$127.80	$270.00	$607.50
$460,000	$18.40	$23.00	$27.60	$37.72	$66.24	$130.64	$276.00	$621.00
$470,000	$18.80	$23.50	$28.20	$38.54	$67.68	$133.48	$282.00	$634.50
$480,000	$19.20	$24.00	$28.80	$39.36	$69.12	$136.32	$288.00	$648.00
$490,000	$19.60	$24.50	$29.40	$40.18	$70.56	$139.16	$294.00	$661.50
$500,000	$20.00	$25.00	$30.00	$41.00	$72.00	$142.00	$300.00	$675.00

[3]Premium includes Accidental Death and Dismemberment coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[3]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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

[3]Premium includes Accidental Death and Dismemberment coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[4]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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
$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

[4]Premium includes Accidental Death and Dismemberment coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Dependent Life-Child insurance

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

2027

Monthly insurance premiums for Optional Life and Dependent Life

PEBA
SC Retirement Systems and State Health Plan

Optional Life insurance premiums are determined by the employee's age on the preceding December 31 and the amount of insurance selected. Premiums for Dependent Life-Spouse coverage[1] are determined by the spouse's age on the preceding December 31 and the amount of insurance selected. Premiums are the same for retirees, regardless of age or effective date.

Optional Life insurance and Dependent Life-Spouse insurance through age 69[2]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$10,000	$0.40	$0.50	$0.60	$0.82	$1.44	$2.84	$6.00	$13.50
$20,000	$0.80	$1.00	$1.20	$1.64	$2.88	$5.68	$12.00	$27.00
$30,000	$1.20	$1.50	$1.80	$2.46	$4.32	$8.52	$18.00	$40.50
$40,000	$1.60	$2.00	$2.40	$3.28	$5.76	$11.36	$24.00	$54.00
$50,000	$2.00	$2.50	$3.00	$4.10	$7.20	$14.20	$30.00	$67.50
$60,000	$2.40	$3.00	$3.60	$4.92	$8.64	$17.04	$36.00	$81.00
$70,000	$2.80	$3.50	$4.20	$5.74	$10.08	$19.88	$42.00	$94.50
$80,000	$3.20	$4.00	$4.80	$6.56	$11.52	$22.72	$48.00	$108.00
$90,000	$3.60	$4.50	$5.40	$7.38	$12.96	$25.56	$54.00	$121.50
$100,000	$4.00	$5.00	$6.00	$8.20	$14.40	$28.40	$60.00	$135.00
$110,000	$4.40	$5.50	$6.60	$9.02	$15.84	$31.24	$66.00	$148.50
$120,000	$4.80	$6.00	$7.20	$9.84	$17.28	$34.08	$72.00	$162.00
$130,000	$5.20	$6.50	$7.80	$10.66	$18.72	$36.92	$78.00	$175.50
$140,000	$5.60	$7.00	$8.40	$11.48	$20.16	$39.76	$84.00	$189.00
$150,000	$6.00	$7.50	$9.00	$12.30	$21.60	$42.60	$90.00	$202.50
$160,000	$6.40	$8.00	$9.60	$13.12	$23.04	$45.44	$96.00	$216.00
$170,000	$6.80	$8.50	$10.20	$13.94	$24.48	$48.28	$102.00	$229.50
$180,000	$7.20	$9.00	$10.80	$14.76	$25.92	$51.12	$108.00	$243.00
$190,000	$7.60	$9.50	$11.40	$15.58	$27.36	$53.96	$114.00	$256.50
$200,000	$8.00	$10.00	$12.00	$16.40	$28.80	$56.80	$120.00	$270.00

[1]Dependent Life-Spouse insurance cannot exceed 50% of the employee's Optional Life insurance or $100,000, whichever is less.
[2]Premium includes Accidental Death and Dismemberment coverage equal to life insurance coverage for active employees and covered spouses of active employees.

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Optional Life insurance and Dependent Life-Spouse insurance through age 69[3]

	Age							
Coverage	**Under 35**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**
$210,000	$8.40	$10.50	$12.60	$17.22	$30.24	$59.64	$126.00	$283.50
$220,000	$8.80	$11.00	$13.20	$18.04	$31.68	$62.48	$132.00	$297.00
$230,000	$9.20	$11.50	$13.80	$18.86	$33.12	$65.32	$138.00	$310.50
$240,000	$9.60	$12.00	$14.40	$19.68	$34.56	$68.16	$144.00	$324.00
$250,000	$10.00	$12.50	$15.00	$20.50	$36.00	$71.00	$150.00	$337.50
$260,000	$10.40	$13.00	$15.60	$21.32	$37.44	$73.84	$156.00	$351.00
$270,000	$10.80	$13.50	$16.20	$22.14	$38.88	$76.68	$162.00	$364.50
$280,000	$11.20	$14.00	$16.80	$22.96	$40.32	$79.52	$168.00	$378.00
$290,000	$11.60	$14.50	$17.40	$23.78	$41.76	$82.36	$174.00	$391.50
$300,000	$12.00	$15.00	$18.00	$24.60	$43.20	$85.20	$180.00	$405.00
$310,000	$12.40	$15.50	$18.60	$25.42	$44.64	$88.04	$186.00	$418.50
$320,000	$12.80	$16.00	$19.20	$26.24	$46.08	$90.88	$192.00	$432.00
$330,000	$13.20	$16.50	$19.80	$27.06	$47.52	$93.72	$198.00	$445.50
$340,000	$13.60	$17.00	$20.40	$27.88	$48.96	$96.56	$204.00	$459.00
$350,000	$14.00	$17.50	$21.00	$28.70	$50.40	$99.40	$210.00	$472.50
$360,000	$14.40	$18.00	$21.60	$29.52	$51.84	$102.24	$216.00	$486.00
$370,000	$14.80	$18.50	$22.20	$30.34	$53.28	$105.08	$222.00	$499.50
$380,000	$15.20	$19.00	$22.80	$31.16	$54.72	$107.92	$228.00	$513.00
$390,000	$15.60	$19.50	$23.40	$31.98	$56.16	$110.76	$234.00	$526.50
$400,000	$16.00	$20.00	$24.00	$32.80	$57.60	$113.60	$240.00	$540.00
$410,000	$16.40	$20.50	$24.60	$33.62	$59.04	$116.44	$246.00	$553.50
$420,000	$16.80	$21.00	$25.20	$34.44	$60.48	$119.28	$252.00	$567.00
$430,000	$17.20	$21.50	$25.80	$35.26	$61.92	$122.12	$258.00	$580.50
$440,000	$17.60	$22.00	$26.40	$36.08	$63.36	$124.96	$264.00	$594.00
$450,000	$18.00	$22.50	$27.00	$36.90	$64.80	$127.80	$270.00	$607.50
$460,000	$18.40	$23.00	$27.60	$37.72	$66.24	$130.64	$276.00	$621.00
$470,000	$18.80	$23.50	$28.20	$38.54	$67.68	$133.48	$282.00	$634.50
$480,000	$19.20	$24.00	$28.80	$39.36	$69.12	$136.32	$288.00	$648.00
$490,000	$19.60	$24.50	$29.40	$40.18	$70.56	$139.16	$294.00	$661.50
$500,000	$20.00	$25.00	$30.00	$41.00	$72.00	$142.00	$300.00	$675.00

[3]Premium includes Accidental Death and Dismemberment coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[3]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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

[3]Premium includes Accidental Death and Dismemberment coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older[4]

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. Coverage will reduce to 65% at age 70, 42% at age 75 and 31.7% at age 80. The premiums listed below reflect the reduction in coverage amounts.

Coverage	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
$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
$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

[4]Premium includes Accidental Death and Dismemberment coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Dependent Life-Child insurance

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