

2022 Monthly premiums for Optional Life and Dependent Life



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 coverage¹ 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 69²

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
\$300,000	\$17.40	\$23.40	\$25.80	\$36.60	\$58.20	\$100.80	\$180.00	\$405.00

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

²Premium 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 through age 69³

Coverage level	Age							
	Under 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$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

Optional Life insurance and Dependent Life-Spouse insurance ages 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. Coverage will reduce to 65 percent at age 70, 42 percent at age 75 and 31.7 percent at age 80.

Initial coverage level	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

³Premium 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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Initial coverage level	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
\$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
\$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

³Premium 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 older⁴

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 percent at age 70, 42 percent at age 75 and 31.7 percent at age 80.

Initial coverage level	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
\$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

⁴Premium 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.