



Basic Term Life/Basic AD&D 2019/2020 Monthly Cost Illustration

Employee monthly cost by employee annual base salary
bands and enrollment coverage level

Under age 65

SALARY	EMPLOYEE ONLY	EMPLOYEE+ CHILDREN	EMPLOYEE+ SPOUSE	FAMILY
Less than \$15,000	\$0.00	\$0.41	\$0.90	\$1.20
\$15,000 - \$17,999	\$0.40	\$0.80	\$1.32	\$1.62
\$17,500 - \$19,999	\$0.99	\$1.42	\$1.96	\$2.27
\$20,000 - \$22,499	\$1.98	\$2.41	\$3.03	\$3.32
\$22,500 - \$24,999	\$2.67	\$3.13	\$3.78	\$4.07
\$25,000 - \$27,499	\$3.37	\$3.85	\$4.52	\$4.83
\$27,500 - \$29,999	\$4.06	\$4.57	\$5.28	\$5.57
\$30,000 - \$32,499	\$4.75	\$5.29	\$6.03	\$6.33
\$32,500 - \$34,999	\$5.45	\$5.98	\$6.77	\$7.06
\$35,000 & Greater	\$5.94	\$6.50	\$7.30	\$7.61

Age 65+ with Permaplan

SALARY	EMPLOYEE ONLY	EMPLOYEE+ CHILDREN	EMPLOYEE+ SPOUSE	FAMILY
Less than \$15,000	\$0.00	\$0.37	\$0.79	\$1.09
\$15,000 - \$17,999	\$0.26	\$0.63	\$1.06	\$1.37
\$17,500 - \$19,999	\$0.65	\$1.04	\$1.49	\$1.79
\$20,000 - \$22,499	\$1.29	\$1.68	\$2.18	\$2.48
\$22,500 - \$24,999	\$1.74	\$2.14	\$2.66	\$2.97
\$25,000 - \$27,499	\$2.19	\$2.61	\$3.15	\$3.45
\$27,500 - \$29,999	\$2.64	\$3.08	\$3.64	\$3.94
\$30,000 - \$32,499	\$3.09	\$3.55	\$4.12	\$4.42
\$32,500 - \$34,999	\$3.54	\$4.00	\$4.61	\$4.91
\$35,000 & Greater	\$3.87	\$4.34	\$4.96	\$5.26

Ages 65-69 without Permaplan

SALARY	EMPLOYEE ONLY	EMPLOYEE+ CHILDREN	EMPLOYEE+ SPOUSE	FAMILY
Less than \$15,000	\$0.00	\$0.37	\$0.79	\$1.09
\$12,500 - \$14,999	\$0.00	\$0.37	\$0.79	\$1.09
\$15,000 - \$17,999	\$0.26	\$0.63	\$1.06	\$1.37
\$17,500 - \$19,999	\$0.65	\$1.04	\$1.49	\$1.79
\$20,000 - \$22,499	\$1.29	\$1.68	\$2.18	\$2.48
\$22,500 - \$24,999	\$1.74	\$2.14	\$2.66	\$2.97
\$25,000 - \$27,499	\$2.19	\$2.61	\$3.15	\$3.45
\$27,500 - \$29,999	\$2.64	\$3.08	\$3.64	\$3.94
\$30,000 - \$32,499	\$3.09	\$3.55	\$4.12	\$4.42
\$32,500 - \$34,999	\$3.54	\$4.00	\$4.61	\$4.91
\$35,000 & Greater	\$3.87	\$4.34	\$4.96	\$5.26

Ages 70-74 without Permaplan

SALARY	EMPLOYEE ONLY	EMPLOYEE+ CHILDREN	EMPLOYEE+ SPOUSE	FAMILY
Less than \$15,000	\$0.00	\$0.35	\$0.72	\$1.03
\$12,500 - \$14,999	\$0.00	\$0.35	\$0.72	\$1.03
\$15,000 - \$17,999	\$0.18	\$0.53	\$0.92	\$1.22
\$17,500 - \$19,999	\$0.45	\$0.81	\$1.21	\$1.51
\$20,000 - \$22,499	\$0.89	\$1.25	\$1.69	\$1.98
\$22,500 - \$24,999	\$1.20	\$1.58	\$2.02	\$2.32
\$25,000 - \$27,499	\$1.52	\$1.90	\$2.36	\$2.66
\$27,500 - \$29,999	\$1.83	\$2.23	\$2.70	\$3.00
\$30,000 - \$32,499	\$2.14	\$2.55	\$3.03	\$3.34
\$32,500 - \$34,999	\$2.45	\$2.86	\$3.37	\$3.66
\$35,000 & Greater	\$2.68	\$3.10	\$3.62	\$3.92

Ages 75+ without Permaplan

SALARY	EMPLOYEE ONLY	EMPLOYEE+ CHILDREN	EMPLOYEE+ SPOUSE	FAMILY
Less than \$15,000	\$0.00	\$0.33	\$0.68	\$0.98
\$12,500 - \$14,999	\$0.00	\$0.33	\$0.68	\$0.98
\$15,000 - \$17,999	\$0.12	\$0.45	\$0.80	\$1.11
\$17,500 - \$19,999	\$0.30	\$0.64	\$1.00	\$1.30
\$20,000 - \$22,499	\$0.59	\$0.93	\$1.32	\$1.62
\$22,500 - \$24,999	\$0.80	\$1.15	\$1.54	\$1.84
\$25,000 - \$27,499	\$1.01	\$1.37	\$1.77	\$2.07
\$27,500 - \$29,999	\$1.22	\$1.58	\$1.99	\$2.29
\$30,000 - \$32,499	\$1.42	\$1.80	\$2.21	\$2.51
\$32,500 - \$34,999	\$1.63	\$2.00	\$2.44	\$2.74
\$35,000 & Greater	\$1.78	\$2.16	\$2.60	\$2.90