

Provider Voluntary Life/Accidental Death & Dismemberment Rates

Benefit	Age										
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.65	\$0.70	\$0.93	\$1.23	\$1.80	\$2.87	\$4.47	\$7.25	\$16.15	\$28.52	\$28.52
\$15,000	\$0.98	\$1.05	\$1.40	\$1.85	\$2.70	\$4.31	\$6.71	\$10.88	\$24.23	\$42.78	\$42.78
\$20,000	\$1.30	\$1.40	\$1.86	\$2.46	\$3.60	\$5.74	\$8.94	\$14.50	\$32.30	\$57.04	\$57.04
\$25,000	\$1.63	\$1.75	\$2.33	\$3.08	\$4.50	\$7.18	\$11.18	\$18.13	\$40.38	\$71.30	\$71.30
\$30,000	\$1.95	\$2.10	\$2.79	\$3.69	\$5.40	\$8.61	\$13.41	\$21.75	\$48.45	\$85.56	\$85.56
\$35,000	\$2.28	\$2.45	\$3.26	\$4.31	\$6.30	\$10.05	\$15.65	\$25.38	\$56.53	\$99.82	\$99.82
\$40,000	\$2.60	\$2.80	\$3.72	\$4.92	\$7.20	\$11.48	\$17.88	\$29.00	\$64.60	\$114.08	\$114.08
\$45,000	\$2.93	\$3.15	\$4.19	\$5.54	\$8.10	\$12.92	\$20.12	\$32.63	\$72.68	\$128.34	\$128.34
\$50,000	\$3.25	\$3.50	\$4.65	\$6.15	\$9.00	\$14.35	\$22.35	\$36.25	\$80.75	\$142.60	\$142.60
\$55,000	\$3.58	\$3.85	\$5.12	\$6.77	\$9.90	\$15.79	\$24.59	\$39.88	\$88.83	\$156.86	\$156.86
\$60,000	\$3.90	\$4.20	\$5.58	\$7.38	\$10.80	\$17.22	\$26.82	\$43.50	\$96.90	\$171.12	\$171.12
\$65,000	\$4.23	\$4.55	\$6.05	\$8.00	\$11.70	\$18.66	\$29.06	\$47.13	\$104.98	\$185.38	\$185.38
\$70,000	\$4.55	\$4.90	\$6.51	\$8.61	\$12.60	\$20.09	\$31.29	\$50.75	\$113.05	\$199.64	\$199.64
\$75,000	\$4.88	\$5.25	\$6.98	\$9.23	\$13.50	\$21.53	\$33.53	\$54.38	\$121.13	\$213.90	\$213.90
\$80,000	\$5.20	\$5.60	\$7.44	\$9.84	\$14.40	\$22.96	\$35.76	\$58.00	\$129.20	\$228.16	\$228.16
\$85,000	\$5.53	\$5.95	\$7.91	\$10.46	\$15.30	\$24.40	\$38.00	\$61.63	\$137.28	\$242.42	\$242.42
\$90,000	\$5.85	\$6.30	\$8.37	\$11.07	\$16.20	\$25.83	\$40.23	\$65.25	\$145.35	\$256.68	\$256.68
\$95,000	\$6.18	\$6.65	\$8.84	\$11.69	\$17.10	\$27.27	\$42.47	\$68.88	\$153.43	\$270.94	\$270.94
\$100,000	\$6.50	\$7.00	\$9.30	\$12.30	\$18.00	\$28.70	\$44.70	\$72.50	\$161.50	\$285.20	\$285.20
\$105,000	\$6.83	\$7.35	\$9.77	\$12.92	\$18.90	\$30.14	\$46.94	\$76.13	\$169.58	\$299.46	\$299.46
\$110,000	\$7.15	\$7.70	\$10.23	\$13.53	\$19.80	\$31.57	\$49.17	\$79.75	\$177.65	\$313.72	\$313.72
\$115,000	\$7.48	\$8.05	\$10.70	\$14.15	\$20.70	\$33.01	\$51.41	\$83.38	\$185.73	\$327.98	\$327.98
\$120,000	\$7.80	\$8.40	\$11.16	\$14.76	\$21.60	\$34.44	\$53.64	\$87.00	\$193.80	\$342.24	\$342.24
\$125,000	\$8.13	\$8.75	\$11.63	\$15.38	\$22.50	\$35.88	\$55.88	\$90.63	\$201.88	\$356.50	\$356.50
\$130,000	\$8.45	\$9.10	\$12.09	\$15.99	\$23.40	\$37.31	\$58.11	\$94.25	\$209.95	\$370.76	\$370.76
\$135,000	\$8.78	\$9.45	\$12.56	\$16.61	\$24.30	\$38.75	\$60.35	\$97.88	\$218.03	\$385.02	\$385.02
\$140,000	\$9.10	\$9.80	\$13.02	\$17.22	\$25.20	\$40.18	\$62.58	\$101.50	\$226.10	\$399.28	\$399.28
\$145,000	\$9.43	\$10.15	\$13.49	\$17.84	\$26.10	\$41.62	\$64.82	\$105.13	\$234.18	\$413.54	\$413.54
\$150,000	\$9.75	\$10.50	\$13.95	\$18.45	\$27.00	\$43.05	\$67.05	\$108.75	\$242.25	\$427.80	\$427.80
\$155,000	\$10.08	\$10.85	\$14.42	\$19.07	\$27.90	\$44.49	\$69.29	\$112.38	\$250.33	\$442.06	\$442.06
\$160,000	\$10.40	\$11.20	\$14.88	\$19.68	\$28.80	\$45.92	\$71.52	\$116.00	\$258.40	\$456.32	\$456.32
\$165,000	\$10.73	\$11.55	\$15.35	\$20.30	\$29.70	\$47.36	\$73.76	\$119.63	\$266.48	\$470.58	\$470.58
\$170,000	\$11.05	\$11.90	\$15.81	\$20.91	\$30.60	\$48.79	\$75.99	\$123.25	\$274.55	\$484.84	\$484.84
\$175,000	\$11.38	\$12.25	\$16.28	\$21.53	\$31.50	\$50.23	\$78.23	\$126.88	\$282.63	\$499.10	\$499.10
\$180,000	\$11.70	\$12.60	\$16.74	\$22.14	\$32.40	\$51.66	\$80.46	\$130.50	\$290.70	\$513.36	\$513.36
\$185,000	\$12.03	\$12.95	\$17.21	\$22.76	\$33.30	\$53.10	\$82.70	\$134.13	\$298.78	\$527.62	\$527.62
\$190,000	\$12.35	\$13.30	\$17.67	\$23.37	\$34.20	\$54.53	\$84.93	\$137.75	\$306.85	\$541.88	\$541.88
\$195,000	\$12.68	\$13.65	\$18.14	\$23.99	\$35.10	\$55.97	\$87.17	\$141.38	\$314.93	\$556.14	\$556.14
\$200,000	\$13.00	\$14.00	\$18.60	\$24.60	\$36.00	\$57.40	\$89.40	\$145.00	\$323.00	\$570.40	\$570.40
\$205,000	\$13.33	\$14.35	\$19.07	\$25.22	\$36.90	\$58.84	\$91.64	\$148.63	\$331.08	\$584.66	\$584.66
\$210,000	\$13.65	\$14.70	\$19.53	\$25.83	\$37.80	\$60.27	\$93.87	\$152.25	\$339.15	\$598.92	\$598.92
\$215,000	\$13.98	\$15.05	\$20.00	\$26.45	\$38.70	\$61.71	\$96.11	\$155.88	\$347.23	\$613.18	\$613.18
\$220,000	\$14.30	\$15.40	\$20.46	\$27.06	\$39.60	\$63.14	\$98.34	\$159.50	\$355.30	\$627.44	\$627.44
\$225,000	\$14.63	\$15.75	\$20.93	\$27.68	\$40.50	\$64.58	\$100.58	\$163.13	\$363.38	\$641.70	\$641.70
\$230,000	\$14.95	\$16.10	\$21.39	\$28.29	\$41.40	\$66.01	\$102.81	\$166.75	\$371.45	\$655.96	\$655.96
\$235,000	\$15.28	\$16.45	\$21.86	\$28.91	\$42.30	\$67.45	\$105.05	\$170.38	\$379.53	\$670.22	\$670.22
\$240,000	\$15.60	\$16.80	\$22.32	\$29.52	\$43.20	\$68.88	\$107.28	\$174.00	\$387.60	\$684.48	\$684.48
\$245,000	\$15.93	\$17.15	\$22.79	\$30.14	\$44.10	\$70.32	\$109.52	\$177.63	\$395.68	\$698.74	\$698.74
\$250,000	\$16.25	\$17.50	\$23.25	\$30.75	\$45.00	\$71.75	\$111.75	\$181.25	\$403.75	\$713.00	\$713.00
\$255,000	\$16.58	\$17.85	\$23.72	\$31.37	\$45.90	\$73.19	\$113.99	\$184.88	\$411.83	\$727.26	\$727.26
\$260,000	\$16.90	\$18.20	\$24.18	\$31.98	\$46.80	\$74.62	\$116.22	\$188.50	\$419.90	\$741.52	\$741.52
\$265,000	\$17.23	\$18.55	\$24.65	\$32.60	\$47.70	\$76.06	\$118.46	\$192.13	\$427.98	\$755.78	\$755.78
\$270,000	\$17.55	\$18.90	\$25.11	\$33.21	\$48.60	\$77.49	\$120.69	\$195.75	\$436.05	\$770.04	\$770.04
\$275,000	\$17.88	\$19.25	\$25.58	\$33.83	\$49.50	\$78.93	\$122.93	\$199.38	\$444.13	\$784.30	\$784.30
\$280,000	\$18.20	\$19.60	\$26.04	\$34.44	\$50.40	\$80.36	\$125.16	\$203.00	\$452.20	\$798.56	\$798.56
\$290,000	\$18.85	\$20.30	\$26.97	\$35.67	\$52.20	\$83.23	\$129.63	\$210.25	\$468.35	\$827.08	\$827.08
\$300,000	\$19.50	\$21.00	\$27.90	\$36.90	\$54.00	\$86.10	\$134.10	\$217.50	\$484.50	\$855.60	\$855.60
\$310,000	\$20.15	\$21.70	\$28.83	\$38.13	\$55.80	\$88.97	\$138.57	\$224.75	\$500.65	\$884.12	\$884.12
\$320,000	\$20.80	\$22.40	\$29.76	\$39.36	\$57.60	\$91.84	\$143.04	\$232.00	\$516.80	\$912.64	\$912.64

\$330,000	\$21.45	\$23.10	\$30.69	\$40.59	\$59.40	\$94.71	\$147.51	\$239.25	\$532.95	\$941.16	\$941.16
\$340,000	\$22.10	\$23.80	\$31.62	\$41.82	\$61.20	\$97.58	\$151.98	\$246.50	\$549.10	\$969.68	\$969.68
\$350,000	\$22.75	\$24.50	\$32.55	\$43.05	\$63.00	\$100.45	\$156.45	\$253.75	\$565.25	\$998.20	\$998.20
\$360,000	\$23.40	\$25.20	\$33.48	\$44.28	\$64.80	\$103.32	\$160.92	\$261.00	\$581.40	\$1,026.72	\$1,026.72
\$370,000	\$24.05	\$25.90	\$34.41	\$45.51	\$66.60	\$106.19	\$165.39	\$268.25	\$597.55	\$1,055.24	\$1,055.24
\$380,000	\$24.70	\$26.60	\$35.34	\$46.74	\$68.40	\$109.06	\$169.86	\$275.50	\$613.70	\$1,083.76	\$1,083.76
\$390,000	\$25.35	\$27.30	\$36.27	\$47.97	\$70.20	\$111.93	\$174.33	\$282.75	\$629.85	\$1,112.28	\$1,112.28
\$400,000	\$26.00	\$28.00	\$37.20	\$49.20	\$72.00	\$114.80	\$178.80	\$290.00	\$646.00	\$1,140.80	\$1,140.80
\$410,000	\$26.65	\$28.70	\$38.13	\$50.43	\$73.80	\$117.67	\$183.27	\$297.25	\$662.15	\$1,169.32	\$1,169.32
\$420,000	\$27.30	\$29.40	\$39.06	\$51.66	\$75.60	\$120.54	\$187.74	\$304.50	\$678.30	\$1,197.84	\$1,197.84
\$430,000	\$27.95	\$30.10	\$39.99	\$52.89	\$77.40	\$123.41	\$192.21	\$311.75	\$694.45	\$1,226.36	\$1,226.36
\$440,000	\$28.60	\$30.80	\$40.92	\$54.12	\$79.20	\$126.28	\$196.68	\$319.00	\$710.60	\$1,254.88	\$1,254.88
\$450,000	\$29.25	\$31.50	\$41.85	\$55.35	\$81.00	\$129.15	\$201.15	\$326.25	\$726.75	\$1,283.40	\$1,283.40
\$460,000	\$29.90	\$32.20	\$42.78	\$56.58	\$82.80	\$132.02	\$205.62	\$333.50	\$742.90	\$1,311.92	\$1,311.92
\$470,000	\$30.55	\$32.90	\$43.71	\$57.81	\$84.60	\$134.89	\$210.09	\$340.75	\$759.05	\$1,340.44	\$1,340.44
\$480,000	\$31.20	\$33.60	\$44.64	\$59.04	\$86.40	\$137.76	\$214.56	\$348.00	\$775.20	\$1,368.96	\$1,368.96
\$490,000	\$31.85	\$34.30	\$45.57	\$60.27	\$88.20	\$140.63	\$219.03	\$355.25	\$791.35	\$1,397.48	\$1,397.48
\$500,000	\$32.50	\$35.00	\$46.50	\$61.50	\$90.00	\$143.50	\$223.50	\$362.50	\$807.50	\$1,426.00	\$1,426.00

Spouse Voluntary Life/Accidental Death & Dismemberment Rates

Benefit	Age										
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.33	\$0.35	\$0.47	\$0.62	\$0.90	\$1.44	\$2.24	\$3.63	\$8.08	\$14.26	\$14.26
\$10,000	\$0.65	\$0.70	\$0.93	\$1.23	\$1.80	\$2.87	\$4.47	\$7.25	\$16.15	\$28.52	\$28.52
\$15,000	\$0.98	\$1.05	\$1.40	\$1.85	\$2.70	\$4.31	\$6.71	\$10.88	\$24.23	\$42.78	\$42.78
\$20,000	\$1.30	\$1.40	\$1.86	\$2.46	\$3.60	\$5.74	\$8.94	\$14.50	\$32.30	\$57.04	\$57.04
\$25,000	\$1.63	\$1.75	\$2.33	\$3.08	\$4.50	\$7.18	\$11.18	\$18.13	\$40.38	\$71.30	\$71.30
\$30,000	\$1.95	\$2.10	\$2.79	\$3.69	\$5.40	\$8.61	\$13.41	\$21.75	\$48.45	\$85.56	\$85.56
\$35,000	\$2.28	\$2.45	\$3.26	\$4.31	\$6.30	\$10.05	\$15.65	\$25.38	\$56.53	\$99.82	\$99.82
\$40,000	\$2.60	\$2.80	\$3.72	\$4.92	\$7.20	\$11.48	\$17.88	\$29.00	\$64.60	\$114.08	\$114.08
\$45,000	\$2.93	\$3.15	\$4.19	\$5.54	\$8.10	\$12.92	\$20.12	\$32.63	\$72.68	\$128.34	\$128.34
\$50,000	\$3.25	\$3.50	\$4.65	\$6.15	\$9.00	\$14.35	\$22.35	\$36.25	\$80.75	\$142.60	\$142.60
\$55,000	\$3.58	\$3.85	\$5.12	\$6.77	\$9.90	\$15.79	\$24.59	\$39.88	\$88.83	\$156.86	\$156.86
\$60,000	\$3.90	\$4.20	\$5.58	\$7.38	\$10.80	\$17.22	\$26.82	\$43.50	\$96.90	\$171.12	\$171.12
\$65,000	\$4.23	\$4.55	\$6.05	\$8.00	\$11.70	\$18.66	\$29.06	\$47.13	\$104.98	\$185.38	\$185.38
\$70,000	\$4.55	\$4.90	\$6.51	\$8.61	\$12.60	\$20.09	\$31.29	\$50.75	\$113.05	\$199.64	\$199.64
\$75,000	\$4.88	\$5.25	\$6.98	\$9.23	\$13.50	\$21.53	\$33.53	\$54.38	\$121.13	\$213.90	\$213.90
\$80,000	\$5.20	\$5.60	\$7.44	\$9.84	\$14.40	\$22.96	\$35.76	\$58.00	\$129.20	\$228.16	\$228.16
\$85,000	\$5.53	\$5.95	\$7.91	\$10.46	\$15.30	\$24.40	\$38.00	\$61.63	\$137.28	\$242.42	\$242.42
\$90,000	\$5.85	\$6.30	\$8.37	\$11.07	\$16.20	\$25.83	\$40.23	\$65.25	\$145.35	\$256.68	\$256.68
\$95,000	\$6.18	\$6.65	\$8.84	\$11.69	\$17.10	\$27.27	\$42.47	\$68.88	\$153.43	\$270.94	\$270.94
\$100,000	\$6.50	\$7.00	\$9.30	\$12.30	\$18.00	\$28.70	\$44.70	\$72.50	\$161.50	\$285.20	\$285.20
\$105,000	\$6.83	\$7.35	\$9.77	\$12.92	\$18.90	\$30.14	\$46.94	\$76.13	\$169.58	\$299.46	\$299.46
\$110,000	\$7.15	\$7.70	\$10.23	\$13.53	\$19.80	\$31.57	\$49.17	\$79.75	\$177.65	\$313.72	\$313.72
\$115,000	\$7.48	\$8.05	\$10.70	\$14.15	\$20.70	\$33.01	\$51.41	\$83.38	\$185.73	\$327.98	\$327.98
\$120,000	\$7.80	\$8.40	\$11.16	\$14.76	\$21.60	\$34.44	\$53.64	\$87.00	\$193.80	\$342.24	\$342.24
\$125,000	\$8.13	\$8.75	\$11.63	\$15.38	\$22.50	\$35.88	\$55.88	\$90.63	\$201.88	\$356.50	\$356.50
\$130,000	\$8.45	\$9.10	\$12.09	\$15.99	\$23.40	\$37.31	\$58.11	\$94.25	\$209.95	\$370.76	\$370.76
\$135,000	\$8.78	\$9.45	\$12.56	\$16.61	\$24.30	\$38.75	\$60.35	\$97.88	\$218.03	\$385.02	\$385.02
\$140,000	\$9.10	\$9.80	\$13.02	\$17.22	\$25.20	\$40.18	\$62.58	\$101.50	\$226.10	\$399.28	\$399.28
\$145,000	\$9.43	\$10.15	\$13.49	\$17.84	\$26.10	\$41.62	\$64.82	\$105.13	\$234.18	\$413.54	\$413.54
\$150,000	\$9.75	\$10.50	\$13.95	\$18.45	\$27.00	\$43.05	\$67.05	\$108.75	\$242.25	\$427.80	\$427.80
\$155,000	\$10.08	\$10.85	\$14.42	\$19.07	\$27.90	\$44.49	\$69.29	\$112.38	\$250.33	\$442.06	\$442.06
\$160,000	\$10.40	\$11.20	\$14.88	\$19.68	\$28.80	\$45.92	\$71.52	\$116.00	\$258.40	\$456.32	\$456.32
\$165,000	\$10.73	\$11.55	\$15.35	\$20.30	\$29.70	\$47.36	\$73.76	\$119.63	\$266.48	\$470.58	\$470.58
\$170,000	\$11.05	\$11.90	\$15.81	\$20.91	\$30.60	\$48.79	\$75.99	\$123.25	\$274.55	\$484.84	\$484.84
\$175,000	\$11.38	\$12.25	\$16.28	\$21.53	\$31.50	\$50.23	\$78.23	\$126.88	\$282.63	\$499.10	\$499.10
\$180,000	\$11.70	\$12.60	\$16.74	\$22.14	\$32.40	\$51.66	\$80.46	\$130.50	\$290.70	\$513.36	\$513.36
\$185,000	\$12.03	\$12.95	\$17.21	\$22.76	\$33.30	\$53.10	\$82.70	\$134.13	\$298.78	\$527.62	\$527.62
\$190,000	\$12.35	\$13.30	\$17.67	\$23.37	\$34.20	\$54.53	\$84.93	\$137.75	\$306.85	\$541.88	\$541.88
\$195,000	\$12.68	\$13.65	\$18.14	\$23.99	\$35.10	\$55.97	\$87.17	\$141.38	\$314.93	\$556.14	\$556.14
\$200,000	\$13.00	\$14.00	\$18.60	\$24.60	\$36.00	\$57.40	\$89.40	\$145.00	\$323.00	\$570.40	\$570.40
\$205,000	\$13.33	\$14.35	\$19.07	\$25.22	\$36.90	\$58.84	\$91.64	\$148.63	\$331.08	\$584.66	\$584.66
\$210,000	\$13.65	\$14.70	\$19.53	\$25.83	\$37.80	\$60.27	\$93.87	\$152.25	\$339.15	\$598.92	\$598.92
\$215,000	\$13.98	\$15.05	\$20.00	\$26.45	\$38.70	\$61.71	\$96.11	\$155.88	\$347.23	\$613.18	\$613.18
\$220,000	\$14.30	\$15.40	\$20.46	\$27.06	\$39.60	\$63.14	\$98.34	\$159.50	\$355.30	\$627.44	\$627.44
\$225,000	\$14.63	\$15.75	\$20.93	\$27.68	\$40.50	\$64.58	\$100.58	\$163.13	\$363.38	\$641.70	\$641.70
\$230,000	\$14.95	\$16.10	\$21.39	\$28.29	\$41.40	\$66.01	\$102.81	\$166.75	\$371.45	\$655.96	\$655.96
\$235,000	\$15.28	\$16.45	\$21.86	\$28.91	\$42.30	\$67.45	\$105.05	\$170.38	\$379.53	\$670.22	\$670.22
\$240,000	\$15.60	\$16.80	\$22.32	\$29.52	\$43.20	\$68.88	\$107.28	\$174.00	\$387.60	\$684.48	\$684.48
\$245,000	\$15.93	\$17.15	\$22.79	\$30.14	\$44.10	\$70.32	\$109.52	\$177.63	\$395.68	\$698.74	\$698.74
\$250,000	\$16.25	\$17.50	\$23.25	\$30.75	\$45.00	\$71.75	\$111.75	\$181.25	\$403.75	\$713.00	\$713.00

Dependent Voluntary Life/Accidental Death & Dismemberment Rates

Benefit	Age
	14 days - 26 years
\$5,000	\$1.03
\$10,000	\$2.06