

The Standard
Basic Life Insurance Plans and Rates
2025-26 Plan Year

Rates are monthly unless otherwise noted

| Basic Life Plans and Rates | | |
|----------------------------|--|--|
| Plan Design | Benefit Level | Monthly Rate Per Each \$1,000 of Benefit |
| Plan 1 | \$5,000.00 | \$0.088 |
| Plan 2 | \$7,500.00 | \$0.088 |
| Plan 3 | \$10,000.00 | \$0.088 |
| Plan 4 | \$15,000.00 | \$0.088 |
| Plan 5 | \$20,000.00 | \$0.088 |
| Plan 6 | \$25,000.00 | \$0.088 |
| Plan 7 | \$30,000.00 | \$0.088 |
| Plan 8 | \$35,000.00 | \$0.088 |
| Plan 9 | \$40,000.00 | \$0.088 |
| Plan 10 | \$50,000.00 | \$0.088 |
| Plan 11 | \$100,000.00 | \$0.088 |
| Plan 12 | \$110,000.00 | \$0.088 |
| Plan 13 | \$200,000.00 | \$0.088 |
| Plan 14 | \$300,000.00 | \$0.088 |
| Plan 15 | 1 Times Annual Pay, Maximum \$300,000 | \$0.093 |
| Plan 16 | 2 Times Annual Pay, Maximum \$300,000 | \$0.093 |
| Plan 17 | 3 Times Annual Pay, Maximum \$500,000 | \$0.119 |
| Plan 18 | \$150,000.00 | \$0.088 |

**Basic Dependent Life Plans and Rates
\$2,000 or \$5,000 Maximum Benefit**

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|----------------------------------|---------|
| Monthly Rate for \$2,000 Benefit | \$0.500 |
| Monthly Rate for \$5,000 Benefit | \$1.250 |

**Optional Employee Life Plans and Rates
\$10,000 - \$500,000 Maximum Benefit**

| Age as of Each October 1st | Monthly Rate Per Each \$10,000 of Benefit | |
|-------------------------------|---|---|
| | If employee HAS NOT used tobacco in the past 12 months | If employee HAS used tobacco in the past 12 months |
| Under 25 | \$0.150 | \$0.230 |
| 25 – 29 | \$0.170 | \$0.270 |
| 30 – 34 | \$0.190 | \$0.360 |
| 35 – 39 | \$0.270 | \$0.410 |
| 40 – 44 | \$0.380 | \$0.550 |
| 45 – 49 | \$0.580 | \$0.810 |
| 50 – 54 | \$0.880 | \$1.240 |
| 55 – 59 | \$1.650 | \$2.270 |
| 60 – 64 | \$2.520 | \$3.460 |
| 65 – 69 | \$4.860 | \$6.510 |
| 70 – 74 | \$5.660 | \$9.270 |
| 75+ | \$7.880 | \$10.100 |

**Optional Spouse Life Plans and Rates
\$10,000 - \$500,000 Maximum Benefit**

| Age as of Each October 1st | Monthly Rate Per Each \$10,000 of Benefit | |
|-------------------------------|---|---|
| | If employee HAS NOT used tobacco in the past 12 months | If employee HAS used tobacco in the past 12 months |
| Under 25 | \$0.380 | \$0.540 |
| 25 – 29 | \$0.450 | \$0.640 |
| 30 – 34 | \$0.600 | \$0.860 |
| 35 – 39 | \$0.680 | \$0.980 |
| 40 – 44 | \$0.800 | \$1.190 |
| 45 – 49 | \$1.200 | \$1.820 |
| 50 – 54 | \$1.840 | \$2.670 |
| 55 – 59 | \$3.400 | \$4.700 |
| 60 – 64 | \$5.140 | \$7.040 |
| 65 – 69 | \$9.820 | \$13.170 |
| 70 – 74 | \$11.770 | \$16.480 |
| 75+ | \$16.480 | \$34.830 |

**Optional Child Life Plan and Rate
\$2,000 - \$10,000 Maximum Benefit**

| | |
|--|---------|
| Monthly Rate for Each \$2,000 of Benefit | \$0.100 |
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