

2025 Premium Rates

Life Insurance and Long-Term Disability

Supplemental Life Insurance (No change from 2024)

Employee Age	Rate Per \$1,000	
	Non-Tobacco	Tobacco
< 30	\$0.0150	\$0.0195
30 - 34	\$0.0185	\$0.0265
35 - 39	\$0.0285	\$0.0470
40 - 44	\$0.0410	\$0.0780
45 - 49	\$0.0595	\$0.1185
50 - 54	\$0.0840	\$0.1645
55 - 59	\$0.1340	\$0.2545
60 - 64	\$0.2105	\$0.3480
65 - 69	\$0.2870	\$0.4245
70 - 74	\$0.6310	\$0.8990
75 - 79	\$0.9945	\$1.4535
80 - 84	\$0.9945	\$1.4535
85 - 89	\$3.6765	\$5.3675
90 - 94	\$5.7430	\$8.3850
95+	\$8.1260	\$11.8640

Spouse Life Insurance (2025 Rates are based off the *Employee's* age)

Employee Age	Rate Per \$1,000	
	Non-Tobacco	Tobacco
< 30	\$0.0150	\$0.0195
30 - 34	\$0.0185	\$0.0265
35 - 39	\$0.0285	\$0.0470
40 - 44	\$0.0410	\$0.0780
45 - 49	\$0.0595	\$0.1185
50 - 54	\$0.0840	\$0.1645
55 - 59	\$0.1340	\$0.2545
60 - 64	\$0.2105	\$0.3480
65 - 69	\$0.2870	\$0.4245
70 - 74	\$0.6310	\$0.8990
75 - 79	\$0.9945	\$1.4535
80 - 84	\$0.9945	\$1.4535
85 - 89	\$3.6765	\$5.3675
90 - 94	\$5.7430	\$8.3850
95+	\$8.1260	\$11.8640

Child(ren) Life Insurance (No change from 2024)

Coverage	Cost
\$10,000 or \$5,000	\$0.50 per \$5,000 unit

Accidental Death & Dismemberment (No change from 2024)

Benefit Amount	Cost
Increments of \$25,000 Maximum of \$2 Million	Single: \$0.008 per \$1,000
	Family: \$0.013 per \$1,000

Short-Term and Long-Term Disability (No change from 2024)

Coverage	Cost
Short-Term Disability	\$0.00 (fully funded by the Company)
Company Paid LTD – 50% of Base Salary	\$0.00 (fully funded by the Company)
Additional 10% of Base Salary (LTD) Maximum of \$25,000 monthly	\$0.0595 per \$100 Rate is per \$100 of monthly insured salary