

FCPS Additional Life and Accidental Death and Dismemberment (AD&D) Insurance

Employee Optional Life and AD&D Premiums					
Monthly Cost					
Age	Life/AD&D Rate/\$1,000 of Benefit	\$25K	\$50K	\$75K	\$100K
<25	\$ 0.068	\$ 1.69	\$ 3.38	\$ 5.06	\$ 6.75
25-29	\$ 0.077	\$ 1.93	\$ 3.85	\$ 5.78	\$ 7.70
30-34	\$ 0.096	\$ 2.40	\$ 4.80	\$ 7.20	\$ 9.60
35-39	\$ 0.106	\$ 2.64	\$ 5.28	\$ 7.91	\$ 10.55
40-44	\$ 0.115	\$ 2.88	\$ 5.75	\$ 8.63	\$ 11.50
45-49	\$ 0.163	\$ 4.06	\$ 8.13	\$ 12.19	\$ 16.25
50-54	\$ 0.239	\$ 5.96	\$ 11.93	\$ 17.89	\$ 23.85
55-59	\$ 0.429	\$ 10.71	\$ 21.43	\$ 32.14	\$ 42.85
60-64	\$ 0.647	\$ 16.18	\$ 32.35	\$ 48.53	\$ 64.70
65-69	\$ 1.227	\$ 30.66	\$ 61.33	\$ 91.99	\$ 122.65
70-74	\$ 1.977	\$ 49.43	\$ 98.85	\$ 148.28	\$ 197.70
75+	\$ 1.977	\$ 49.43	\$ 98.85	\$ 148.28	\$ 197.70

Employee must be enrolled in Optional Coverage to Enroll Spouse and Dependent(s)

Spouse Optional Life and AD&D Premiums			
Monthly Cost			
Age	Life/AD&D Rate/\$1,000 of Benefit	\$25K	\$50K
<25	\$ 0.068	\$ 1.69	\$ 3.38
25-29	\$ 0.077	\$ 1.93	\$ 3.85
30-34	\$ 0.096	\$ 2.40	\$ 4.80
35-39	\$ 0.106	\$ 2.64	\$ 5.28
40-44	\$ 0.115	\$ 2.88	\$ 5.75
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70-74	\$ 1.977	\$ 49.43	\$ 98.85
75+	\$ 1.977	\$ 49.43	\$ 98.85

Spouse's Age Rate is Based on Employee's Date of Birth/Age

Optional Child Life Rate Tables - \$10,000					
Per Pay Rates (Rates Same for 1 Child or Multiple)					
Monthly	12month	11month	10month	Semester	19 Pays
\$ 2.0000	\$ 1.0000	\$ 1.0909	\$ 1.2000	\$ 2.4000	\$ 1.2632

Only Dependents 25 Years Old and Younger or Disabled are Eligible

*Please take Monthly Cost times 12 months and divide by how many pays you receive per year i.e. 10 Mth - 20 Pays, 11 Mth - 22 Pays, 12 Mth - 24 Pays etc...

Example

Employee Optional Life and AD&D Premiums					
Monthly Cost					
Age	Life/AD&D Rate/\$1,000 of Benefit	\$25K	\$50K	\$75K	\$100K
40-44	\$ 0.115	\$ 2.88	\$ 5.75	\$ 8.63	\$ 11.50

Spouse Optional Life and AD&D Premiums			
Monthly Cost			
Age	Life/AD&D Rate/\$1,000 of Benefit	\$25K	\$50K
40-44	\$ 0.115	\$ 2.88	\$ 5.75

Deduction per pay						
5.75	x	12	/	19	\$3.63	(10 month - 19 pays)
5.75	x	12	/	20	\$3.45	(10 month employee)
5.75	x	12	/	22	\$3.14	(11 month employee)
5.75	x	12	/	24	\$2.88	(12 month employee)

Deduction per pay						
2.88	x	12	/	19	\$1.82	(10 month - 19 pays)
2.88	x	12	/	20	\$1.73	(10 month employee)
2.88	x	12	/	22	\$1.57	(11 month employee)
2.88	x	12	/	24	\$1.44	(12 month employee)