

Lake County employees

How much will my insurance cost?

The cost of Supplemental Term Life insurance is based on the insured person's age and the amount of insurance elected.

Employee Term Life insurance rates per pay period (24 pay periods per year)

Age Brackets	Rate Per 1,000	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000
Under 25	\$ 0.06	\$ 0.30	\$ 0.60	\$ 0.90	\$ 1.20	\$ 1.50	\$ 1.80	\$ 2.10	\$ 2.40	\$ 2.70	\$ 3.00	\$ 3.30
25 to 29	0.06	0.30	0.60	0.90	1.20	1.50	1.80	2.10	2.40	2.70	3.00	3.30
30 to 34	0.09	0.45	0.90	1.35	1.80	2.25	2.70	3.15	3.60	4.05	4.50	4.95
35 to 39	0.10	0.50	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50
40 to 44	0.13	0.65	1.30	1.95	2.60	3.25	3.90	4.55	5.20	5.85	6.50	7.15
45 to 49	0.20	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00
50 to 54	0.33	1.65	3.30	4.95	6.60	8.25	9.90	11.55	13.20	14.85	16.50	18.15
55 to 59	0.59	2.95	5.90	8.85	11.80	14.75	17.70	20.65	23.60	26.55	29.50	32.45
60 to 64	0.79	3.95	7.90	11.85	15.80	19.75	23.70	27.65	31.60	35.55	39.50	43.45
65 to 69	1.39	6.95	13.90	20.85	27.80	34.75	41.70	48.65	55.60	62.55	69.50	76.45
70 to 74	2.25	11.25	22.50	33.75	45.00	56.25	67.50	78.75	90.00	101.25	112.50	123.75
75 & over	3.65	18.25	36.50	54.75	73.00	91.25	109.50	127.75	146.00	164.25	182.50	200.75

Age Brackets	120,000	130,000	140,000	150,000	160,000	170,000	180,000	190,000	200,000	210,000	220,000	230,000
Under 25	\$ 3.60	\$ 3.90	\$ 4.20	\$ 4.50	\$ 4.80	\$ 5.10	\$ 5.40	\$ 5.70	\$ 6.00	\$ 6.30	\$ 6.60	\$ 6.90
25 to 29	3.60	3.90	4.20	4.50	4.80	5.10	5.40	5.70	6.00	6.30	6.60	6.90
30 to 34	5.40	5.85	6.30	6.75	7.20	7.65	8.10	8.55	9.00	9.45	9.90	10.35
35 to 39	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50
40 to 44	7.80	8.45	9.10	9.75	10.40	11.05	11.70	12.35	13.00	13.65	14.30	14.95
45 to 49	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00
50 to 54	19.80	21.45	23.10	24.75	26.40	28.05	29.70	31.35	33.00	34.65	36.30	37.95
55 to 59	35.40	38.35	41.30	44.25	47.20	50.15	53.10	56.05	59.00	61.95	64.90	67.85
60 to 64	47.40	51.35	55.30	59.25	63.20	67.15	71.10	75.05	79.00	82.95	86.90	90.85
65 to 69	83.40	90.35	97.30	104.25	111.20	118.15	125.10	132.05	139.00	145.95	152.90	159.85
70 to 74	135.00	146.25	157.50	168.75	180.00	191.25	202.50	213.75	225.00	236.25	247.50	258.75
75 & over	219.00	237.25	255.50	273.75	292.00	310.25	328.50	346.75	365.00	383.25	401.50	419.75

Age Brackets	240,000	250,000	260,000	270,000	280,000	290,000	300,000
Under 25	\$ 7.20	\$ 7.50	\$ 7.80	\$ 8.10	\$ 8.40	\$ 8.70	\$ 9.00
25 to 29	7.20	7.50	7.80	8.10	8.40	8.70	9.00
30 to 34	10.80	11.25	11.70	12.15	12.60	13.05	13.50
35 to 39	12.00	12.50	13.00	13.50	14.00	14.50	15.00
40 to 44	15.60	16.25	16.90	17.55	18.20	18.85	19.50
45 to 49	24.00	25.00	26.00	27.00	28.00	29.00	30.00
50 to 54	39.60	41.25	42.90	44.55	46.20	47.85	49.50
55 to 59	70.80	73.75	76.70	79.65	82.60	85.55	88.50
60 to 64	94.80	98.75	102.70	106.65	110.60	114.55	118.50
65 to 69	166.80	173.75	180.70	187.65	194.60	201.55	208.50
70 to 74	270.00	281.25	292.50	303.75	315.00	326.25	337.50
75 & over	438.00	456.25	474.50	492.75	511.00	529.25	547.50

Rates increase with your age and are subject to change.

Spouse Term Life insurance rates per pay period (24 pay periods per year)

Age Brackets	Rate Per 1,000	5,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000
Under 25	\$ 0.05	\$ 0.13	\$ 0.25	\$ 0.38	\$ 0.50	\$ 0.63	\$ 0.75	\$ 0.88	\$ 1.00	\$ 1.13	\$ 1.25	\$ 1.38	\$ 1.50	\$ 1.63	\$ 1.75	\$ 1.88
25 to 29	0.06	0.15	0.30	0.45	0.60	0.75	0.90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25
30 to 34	0.07	0.18	0.35	0.53	0.70	0.88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	2.28	2.45	2.63
35 to 39	0.09	0.23	0.45	0.68	0.90	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	2.93	3.15	3.38
40 to 44	0.11	0.28	0.55	0.83	1.10	1.38	1.65	1.93	2.20	2.48	2.75	3.03	3.30	3.58	3.85	4.13
45 to 49	0.16	0.40	0.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	5.20	5.60	6.00
50 to 54	0.27	0.68	1.35	2.03	2.70	3.38	4.05	4.73	5.40	6.08	6.75	7.43	8.10	8.78	9.45	10.13
55 to 59	0.43	1.08	2.15	3.23	4.30	5.38	6.45	7.53	8.60	9.68	10.75	11.83	12.90	13.98	15.05	16.13
60 to 64	0.75	1.88	3.75	5.63	7.50	9.38	11.25	13.13	15.00	16.88	18.75	20.63	22.50	24.38	26.25	28.13
65 to 69	1.24	3.10	6.20	9.30	12.40	15.50	18.60	21.70	24.80	27.90	31.00	34.10	37.20	40.30	43.40	46.50

Age Brackets	80,000	85,000	90,000	95,000	100,000	105,000	110,000	115,000	120,000	125,000	130,000	135,000	140,000	145,000	150,000
Under 25	\$ 2.00	\$ 2.13	\$ 2.25	\$ 2.38	\$ 2.50	\$ 2.63	\$ 2.75	\$ 2.88	\$ 3.00	\$ 3.13	\$ 3.25	\$ 3.38	\$ 3.50	\$ 3.63	\$ 3.75
25 to 29	2.40	2.55	2.70	2.85	3.00	3.15	3.30	3.45	3.60	3.75	3.90	4.05	4.20	4.35	4.50
30 to 34	2.80	2.98	3.15	3.33	3.50	3.68	3.85	4.03	4.20	4.38	4.55	4.73	4.90	5.08	5.25
35 to 39	3.60	3.83	4.05	4.28	4.50	4.73	4.95	5.18	5.40	5.63	5.85	6.08	6.30	6.53	6.75
40 to 44	4.40	4.68	4.95	5.23	5.50	5.78	6.05	6.33	6.60	6.88	7.15	7.43	7.70	7.98	8.25
45 to 49	6.40	6.80	7.20	7.60	8.00	8.40	8.80	9.20	9.60	10.00	10.40	10.80	11.20	11.60	12.00
50 to 54	10.80	11.48	12.15	12.83	13.50	14.18	14.85	15.53	16.20	16.88	17.55	18.23	18.90	19.58	20.25
55 to 59	17.20	18.28	19.35	20.43	21.50	22.58	23.65	24.73	25.80	26.88	27.95	29.03	30.10	31.18	32.25
60 to 64	30.00	31.88	33.75	35.63	37.50	39.38	41.25	43.13	45.00	46.88	48.75	50.63	52.50	54.38	56.25
65 to 69	49.60	52.70	55.80	58.90	62.00	65.10	68.20	71.30	74.40	77.50	80.60	83.70	86.80	89.90	93.00

Rates increase with your age and are subject to change.

Child Term Life insurance rates per pay period (24 pay periods per year)

Rate per 2,500	5,000	7,500	10,000
\$0.15	\$0.30	\$0.45	\$0.60

Supplemental AD&D

Rates / \$1,000 of coverage / month

- Employee \$0.050
- Spouse \$0.030
- Child \$0.050

If you have questions about the rates or your coverage, please call Group Customer Service at **1-866-293-6047**.

This product is offered under policy form series MHC-96-13180 or MHC-97-130010T or a state variation thereof. Not all policies are available in all states.

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F68586-1 6-2008

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