

## Optional Life (member)

	Male		Female	
Age	Non Smoker	Smoker	Non Smoker	Smoker
<35	0.0550	0.1100	0.0330	0.0440
35-39	0.0550	0.1210	0.0440	0.0660
40-44	0.0770	0.1980	0.0660	0.1100
45-49	0.1320	0.3630	0.1100	0.1980
50-54	0.2420	0.6160	0.1760	0.3190
55-59	0.4510	1.0450	0.2860	0.4840
60-64	0.6050	1.3970	0.3520	0.5830
65-69	0.8580	1.8370	0.5170	0.7810

Per \$1,000 of coverage

IE - Female, age 41, smoker, with annual salary of \$51,600.00

### Optional Life Premium Calculation 1X Annual Salary

Round the annual salary up to the next thousand. Divide by \$1,000. Multiply this number by the appropriate rate (in chart as per age, gender, smoking status).

$$\begin{aligned} \$52,000 / \$1,000 &= 52 \\ &\times 0.11 \text{ (rate)} \\ &= \$5.72/\text{month pre-tax.} \end{aligned}$$

### Optional Life Premium Calculation 2X Annual Salary

Multiply the annual salary by two. Round up the annual salary to the next \$1,000. Divide by \$1,000. Multiply this number by the appropriate rate (in chart as per age, gender, smoking status).

$$\begin{aligned} \$52,000 \times 2 &= \$104,000 \\ \$1,000 &= 104 \\ &\times 0.11 \text{ (rate)} \\ &= \$11.44/\text{month pre-tax.} \end{aligned}$$