

North Central MO Mental Health Care

Voluntary-term life/AD&D - employee

Estimated employee semi-monthly premium amounts

End of the rate guarantee period: 07/31/2023

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$10,000	\$0.60	\$0.72	\$0.89	\$1.19	\$1.86	\$2.92	\$4.37	\$5.82	\$7.92	\$6,500	\$10.61	\$4,500	\$7.34
\$20,000	\$1.18	\$1.42	\$1.77	\$2.36	\$3.71	\$5.83	\$8.73	\$11.63	\$15.83	\$13,000	\$21.22	\$9,000	\$14.69
\$30,000	\$1.78	\$2.14	\$2.66	\$3.55	\$5.57	\$8.75	\$13.10	\$17.45	\$23.75	\$19,500	\$31.82	\$13,500	\$22.03
\$40,000	\$2.36	\$2.84	\$3.54	\$4.72	\$7.42	\$11.66	\$17.46	\$23.26	\$31.66	\$26,000	\$42.43	\$18,000	\$29.37
\$50,000	\$2.96	\$3.56	\$4.43	\$5.91	\$9.28	\$14.58	\$21.83	\$29.08	\$39.58	\$32,500	\$53.04	\$22,500	\$36.72
\$60,000	\$3.54	\$4.26	\$5.31	\$7.08	\$11.13	\$17.49	\$26.19	\$34.89	\$47.49	\$39,000	\$63.65	\$27,000	\$44.06
\$70,000	\$4.14	\$4.98	\$6.20	\$8.27	\$12.99	\$20.41	\$30.56	\$40.71	\$55.41	\$45,500	\$74.25	\$31,500	\$51.41
\$80,000	\$4.72	\$5.68	\$7.08	\$9.44	\$14.84	\$23.32	\$34.92	\$46.52	\$63.32	\$52,000	\$84.86	\$36,000	\$58.76
\$90,000	\$5.32	\$6.40	\$7.97	\$10.63	\$16.70	\$26.24	\$39.29	\$52.34	\$71.24	\$58,500	\$95.47	\$40,500	\$66.10
\$100,000	\$5.90	\$7.10	\$8.85	\$11.80	\$18.55	\$29.15	\$43.65	\$58.15	\$79.15	\$65,000	\$106.08	\$45,000	\$73.44
\$110,000	\$6.50	\$7.82	\$9.74	\$12.99	\$20.41	\$32.07	\$48.02	\$63.97	\$87.07	\$71,500	\$116.69	\$49,500	\$80.79
\$120,000	\$7.08	\$8.52	\$10.62	\$14.16	\$22.26	\$34.98	\$52.38	\$69.78	\$94.98	\$78,000	\$127.29	\$54,000	\$88.13
\$130,000	\$7.68	\$9.24	\$11.51	\$15.35	\$24.12	\$37.90	\$56.75	\$75.60	\$102.90	\$84,500	\$137.90	\$58,500	\$95.47
\$140,000	\$8.26	\$9.94	\$12.39	\$16.52	\$25.97	\$40.81	\$61.11	\$81.41	\$110.81	\$91,000	\$148.51	\$63,000	\$102.82
\$150,000	\$8.86	\$10.66	\$13.28	\$17.71	\$27.83	\$43.73	\$65.48	\$87.23	\$118.73	\$97,500	\$159.12	\$67,500	\$110.16
\$160,000	\$9.44	\$11.36	\$14.16	\$18.88	\$29.68	\$46.64	\$69.84	\$93.04	\$126.64	\$104,000	\$169.72	\$72,000	\$117.50
\$170,000	\$10.04	\$12.08	\$15.05	\$20.07	\$31.54	\$49.56	\$74.21	\$98.86	\$134.56	\$110,500	\$180.33	\$76,500	\$124.85
\$180,000	\$10.62	\$12.78	\$15.93	\$21.24	\$33.39	\$52.47	\$78.57	\$104.67	\$142.47	\$117,000	\$190.94	\$81,000	\$132.19
\$190,000	\$11.22	\$13.50	\$16.82	\$22.43	\$35.25	\$55.39	\$82.94	\$110.49	\$150.39	\$123,500	\$201.55	\$85,500	\$139.53
\$200,000	\$11.80	\$14.20	\$17.70	\$23.60	\$37.10	\$58.30	\$87.30	\$116.30	\$158.30	\$130,000	\$212.17	\$90,000	\$146.89
\$210,000	\$12.40	\$14.92	\$18.59	\$24.79	\$38.96	\$61.22	\$91.67	\$122.12	\$166.22	\$136,500	\$222.77	\$94,500	\$154.23
\$220,000	\$12.98	\$15.62	\$19.47	\$25.96	\$40.81	\$64.13	\$96.03	\$127.93	\$174.13	\$143,000	\$233.38	\$99,000	\$161.57
\$230,000	\$13.58	\$16.34	\$20.36	\$27.15	\$42.67	\$67.05	\$100.40	\$133.75	\$182.05	\$149,500	\$243.99	\$103,500	\$168.91
\$240,000	\$14.16	\$17.04	\$21.24	\$28.32	\$44.52	\$69.96	\$104.76	\$139.56	\$189.96	\$156,000	\$254.60	\$108,000	\$176.26
\$250,000	\$14.76	\$17.76	\$22.13	\$29.51	\$46.38	\$72.88	\$109.13	\$145.38	\$197.88	\$162,500	\$265.20	\$112,500	\$183.60
\$260,000	\$15.34	\$18.46	\$23.01	\$30.68	\$48.23	\$75.79	\$113.49	\$151.19	\$205.79	\$169,000	\$275.81	\$117,000	\$190.94
\$270,000	\$15.94	\$19.18	\$23.90	\$31.87	\$50.09	\$78.71	\$117.86	\$157.01	\$213.71	\$175,500	\$286.42	\$121,500	\$198.29
\$280,000	\$16.52	\$19.88	\$24.78	\$33.04	\$51.94	\$81.62	\$122.22	\$162.82	\$221.62	\$182,000	\$297.03	\$126,000	\$205.63
\$290,000	\$17.12	\$20.60	\$25.67	\$34.23	\$53.80	\$84.54	\$126.59	\$168.64	\$229.54	\$188,500	\$307.63	\$130,500	\$212.97
\$300,000	\$17.70	\$21.30	\$26.55	\$35.40	\$55.65	\$87.45	\$130.95	\$174.45	\$237.45	\$195,000	\$318.24	\$135,000	\$220.32
\$310,000	\$18.30	\$22.02	\$27.44	\$36.59	\$57.51	\$90.37	\$135.32	\$180.27	\$245.37	\$201,500	\$328.85	\$139,500	\$227.66
\$320,000	\$18.88	\$22.72	\$28.32	\$37.76	\$59.36	\$93.28	\$139.68	\$186.08	\$253.28	\$208,000	\$339.46	\$144,000	\$235.00
\$330,000	\$19.48	\$23.44	\$29.21	\$38.95	\$61.22	\$96.20	\$144.05	\$191.90	\$261.20	\$214,500	\$350.07	\$148,500	\$242.35
\$340,000	\$20.06	\$24.14	\$30.09	\$40.12	\$63.07	\$99.11	\$148.41	\$197.71	\$269.11	\$221,000	\$360.67	\$153,000	\$249.70
\$350,000	\$20.66	\$24.86	\$30.98	\$41.31	\$64.93	\$102.03	\$152.78	\$203.53	\$277.03	\$227,500	\$371.28	\$157,500	\$257.04
\$360,000	\$21.24	\$25.56	\$31.86	\$42.48	\$66.78	\$104.94	\$157.14	\$209.34	\$284.94	\$234,000	\$381.89	\$162,000	\$264.39
\$370,000	\$21.84	\$26.28	\$32.75	\$43.67	\$68.64	\$107.86	\$161.51	\$215.16	\$292.86	\$240,500	\$392.50	\$166,500	\$271.73
\$380,000	\$22.42	\$26.98	\$33.63	\$44.84	\$70.49	\$110.77	\$165.87	\$220.97	\$300.77	\$247,000	\$403.10	\$171,000	\$279.07
\$390,000	\$23.02	\$27.70	\$34.52	\$46.03	\$72.35	\$113.69	\$170.24	\$226.79	\$308.69	\$253,500	\$413.71	\$175,500	\$286.42
\$400,000	\$23.60	\$28.40	\$35.40	\$47.20	\$74.20	\$116.60	\$174.60	\$232.60	\$316.60	\$260,000	\$424.32	\$180,000	\$293.76
\$410,000	\$24.20	\$29.12	\$36.29	\$48.39	\$76.06	\$119.52	\$178.97	\$238.42	\$324.52	\$266,500	\$434.93	\$184,500	\$301.10

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