



Issue Age Life and AD&D Premiums*

Designed for the Employees of Bridgewater Raynham Regional School District

FAMILY MATTERS.
NO MATTER WHAT.®

Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Employees may elect in increments of \$10,000 to a maximum of the lesser of 5 times salary or \$500,000.

Employee Monthly Premium** - Life and AD&D

Age	Monthly Rate per 1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Under 20	\$0.110	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
20-24	\$0.110	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
25-29	\$0.110	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
30-34	\$0.110	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
35-39	\$0.130	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
40-44	\$0.180	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00	\$10.80	\$12.60	\$14.40	\$16.20	\$18.00
45-49	\$0.270	\$2.70	\$5.40	\$8.10	\$10.80	\$13.50	\$16.20	\$18.90	\$21.60	\$24.30	\$27.00
50-54	\$0.420	\$4.20	\$8.40	\$12.60	\$16.80	\$21.00	\$25.20	\$29.40	\$33.60	\$37.80	\$42.00
55-59	\$0.680	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00
60-64	\$0.960	\$9.60	\$19.20	\$28.80	\$38.40	\$48.00	\$57.60	\$67.20	\$76.80	\$86.40	\$96.00
65-69	\$1.640	\$16.40	\$32.80	\$49.20	\$65.60	\$82.00	\$98.40	\$114.80	\$131.20	\$147.60	\$164.00
70-74	\$2.880	\$28.80	\$57.60	\$86.40	\$115.20	\$144.00	\$172.80	\$201.60	\$230.40	\$259.20	\$288.00
75 & Over	\$4.800	\$48.00	\$96.00	\$144.00	\$192.00	\$240.00	\$288.00	\$336.00	\$384.00	\$432.00	\$480.00

Age	Monthly Rate per 1,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
Under 20	\$0.110	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50	\$17.60	\$18.70	\$19.80	\$20.90	\$22.00
20-24	\$0.110	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50	\$17.60	\$18.70	\$19.80	\$20.90	\$22.00
25-29	\$0.110	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50	\$17.60	\$18.70	\$19.80	\$20.90	\$22.00
30-34	\$0.110	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50	\$17.60	\$18.70	\$19.80	\$20.90	\$22.00
35-39	\$0.130	\$14.30	\$15.60	\$16.90	\$18.20	\$19.50	\$20.80	\$22.10	\$23.40	\$24.70	\$26.00
40-44	\$0.180	\$19.80	\$21.60	\$23.40	\$25.20	\$27.00	\$28.80	\$30.60	\$32.40	\$34.20	\$36.00
45-49	\$0.270	\$29.70	\$32.40	\$35.10	\$37.80	\$40.50	\$43.20	\$45.90	\$48.60	\$51.30	\$54.00
50-54	\$0.420	\$46.20	\$50.40	\$54.60	\$58.80	\$63.00	\$67.20	\$71.40	\$75.60	\$79.80	\$84.00
55-59	\$0.680	\$74.80	\$81.60	\$88.40	\$95.20	\$102.00	\$108.80	\$115.60	\$122.40	\$129.20	\$136.00
60-64	\$0.960	\$105.60	\$115.20	\$124.80	\$134.40	\$144.00	\$153.60	\$163.20	\$172.80	\$182.40	\$192.00
65-69	\$1.640	\$180.40	\$196.80	\$213.20	\$229.60	\$246.00	\$262.40	\$278.80	\$295.20	\$311.60	\$328.00
70-74	\$2.880	\$316.80	\$345.60	\$374.40	\$403.20	\$432.00	\$460.80	\$489.60	\$518.40	\$547.20	\$576.00
75 & Over	\$4.800	\$528.00	\$576.00	\$624.00	\$672.00	\$720.00	\$768.00	\$816.00	\$864.00	\$912.00	\$960.00

Dependent Child(ren) Coverage - Life Only - \$1.80 per Family Unit. All Guaranteed Issue.

\$1,000 - 14 days to 1 year

\$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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**Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-1299, Div 2-0819-MOEVTL11/17



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Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

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Employee Monthly Premium** - Life and AD&D

Age	Monthly Rate per 1,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
Under 20	\$0.110	\$23.10	\$24.20	\$25.30	\$26.40	\$27.50	\$28.60	\$29.70	\$30.80	\$31.90	\$33.00
20-24	\$0.110	\$23.10	\$24.20	\$25.30	\$26.40	\$27.50	\$28.60	\$29.70	\$30.80	\$31.90	\$33.00
25-29	\$0.110	\$23.10	\$24.20	\$25.30	\$26.40	\$27.50	\$28.60	\$29.70	\$30.80	\$31.90	\$33.00
30-34	\$0.110	\$23.10	\$24.20	\$25.30	\$26.40	\$27.50	\$28.60	\$29.70	\$30.80	\$31.90	\$33.00
35-39	\$0.130	\$27.30	\$28.60	\$29.90	\$31.20	\$32.50	\$33.80	\$35.10	\$36.40	\$37.70	\$39.00
40-44	\$0.180	\$37.80	\$39.60	\$41.40	\$43.20	\$45.00	\$46.80	\$48.60	\$50.40	\$52.20	\$54.00
45-49	\$0.270	\$56.70	\$59.40	\$62.10	\$64.80	\$67.50	\$70.20	\$72.90	\$75.60	\$78.30	\$81.00
50-54	\$0.420	\$88.20	\$92.40	\$96.60	\$100.80	\$105.00	\$109.20	\$113.40	\$117.60	\$121.80	\$126.00
55-59	\$0.680	\$142.80	\$149.60	\$156.40	\$163.20	\$170.00	\$176.80	\$183.60	\$190.40	\$197.20	\$204.00
60-64	\$0.960	\$201.60	\$211.20	\$220.80	\$230.40	\$240.00	\$249.60	\$259.20	\$268.80	\$278.40	\$288.00
65-69	\$1.640	\$344.40	\$360.80	\$377.20	\$393.60	\$410.00	\$426.40	\$442.80	\$459.20	\$475.60	\$492.00
70-74	\$2.880	\$604.80	\$633.60	\$662.40	\$691.20	\$720.00	\$748.80	\$777.60	\$806.40	\$835.20	\$864.00
75 & Over	\$4.800	\$1,008.00	\$1,056.00	\$1,104.00	\$1,152.00	\$1,200.00	\$1,248.00	\$1,296.00	\$1,344.00	\$1,392.00	\$1,440.00

Age	Monthly Rate per 1,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000	\$370,000	\$380,000	\$390,000	\$400,000
Under 20	\$0.110	\$34.10	\$35.20	\$36.30	\$37.40	\$38.50	\$39.60	\$40.70	\$41.80	\$42.90	\$44.00
20-24	\$0.110	\$34.10	\$35.20	\$36.30	\$37.40	\$38.50	\$39.60	\$40.70	\$41.80	\$42.90	\$44.00
25-29	\$0.110	\$34.10	\$35.20	\$36.30	\$37.40	\$38.50	\$39.60	\$40.70	\$41.80	\$42.90	\$44.00
30-34	\$0.110	\$34.10	\$35.20	\$36.30	\$37.40	\$38.50	\$39.60	\$40.70	\$41.80	\$42.90	\$44.00
35-39	\$0.130	\$40.30	\$41.60	\$42.90	\$44.20	\$45.50	\$46.80	\$48.10	\$49.40	\$50.70	\$52.00
40-44	\$0.180	\$55.80	\$57.60	\$59.40	\$61.20	\$63.00	\$64.80	\$66.60	\$68.40	\$70.20	\$72.00
45-49	\$0.270	\$83.70	\$86.40	\$89.10	\$91.80	\$94.50	\$97.20	\$99.90	\$102.60	\$105.30	\$108.00
50-54	\$0.420	\$130.20	\$134.40	\$138.60	\$142.80	\$147.00	\$151.20	\$155.40	\$159.60	\$163.80	\$168.00
55-59	\$0.680	\$210.80	\$217.60	\$224.40	\$231.20	\$238.00	\$244.80	\$251.60	\$258.40	\$265.20	\$272.00
60-64	\$0.960	\$297.60	\$307.20	\$316.80	\$326.40	\$336.00	\$345.60	\$355.20	\$364.80	\$374.40	\$384.00
65-69	\$1.640	\$508.40	\$524.80	\$541.20	\$557.60	\$574.00	\$590.40	\$606.80	\$623.20	\$639.60	\$656.00
70-74	\$2.880	\$892.80	\$921.60	\$950.40	\$979.20	\$1,008.00	\$1,036.80	\$1,065.60	\$1,094.40	\$1,123.20	\$1,152.00
75 & Over	\$4.800	\$1,488.00	\$1,536.00	\$1,584.00	\$1,632.00	\$1,680.00	\$1,728.00	\$1,776.00	\$1,824.00	\$1,872.00	\$1,920.00

Dependent Child(ren) Coverage - Life Only - \$1.80 per Family Unit. All Guaranteed Issue.

\$1,000 - 14 days to 1 year

\$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Employees may elect in increments of \$10,000 to a maximum of the lesser of 5 times salary or \$500,000.

Employee Monthly Premium** - Life and AD&D

Age	Monthly Rate per 1,000	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000
Under 20	\$0.110	\$45.10	\$46.20	\$47.30	\$48.40	\$49.50	\$50.60	\$51.70	\$52.80	\$53.90	\$55.00
20-24	\$0.110	\$45.10	\$46.20	\$47.30	\$48.40	\$49.50	\$50.60	\$51.70	\$52.80	\$53.90	\$55.00
25-29	\$0.110	\$45.10	\$46.20	\$47.30	\$48.40	\$49.50	\$50.60	\$51.70	\$52.80	\$53.90	\$55.00
30-34	\$0.110	\$45.10	\$46.20	\$47.30	\$48.40	\$49.50	\$50.60	\$51.70	\$52.80	\$53.90	\$55.00
35-39	\$0.130	\$53.30	\$54.60	\$55.90	\$57.20	\$58.50	\$59.80	\$61.10	\$62.40	\$63.70	\$65.00
40-44	\$0.180	\$73.80	\$75.60	\$77.40	\$79.20	\$81.00	\$82.80	\$84.60	\$86.40	\$88.20	\$90.00
45-49	\$0.270	\$110.70	\$113.40	\$116.10	\$118.80	\$121.50	\$124.20	\$126.90	\$129.60	\$132.30	\$135.00
50-54	\$0.420	\$172.20	\$176.40	\$180.60	\$184.80	\$189.00	\$193.20	\$197.40	\$201.60	\$205.80	\$210.00
55-59	\$0.680	\$278.80	\$285.60	\$292.40	\$299.20	\$306.00	\$312.80	\$319.60	\$326.40	\$333.20	\$340.00
60-64	\$0.960	\$393.60	\$403.20	\$412.80	\$422.40	\$432.00	\$441.60	\$451.20	\$460.80	\$470.40	\$480.00
65-69	\$1.640	\$672.40	\$688.80	\$705.20	\$721.60	\$738.00	\$754.40	\$770.80	\$787.20	\$803.60	\$820.00
70-74	\$2.880	\$1,180.80	\$1,209.60	\$1,238.40	\$1,267.20	\$1,296.00	\$1,324.80	\$1,353.60	\$1,382.40	\$1,411.20	\$1,440.00
75 & Over	\$4.800	\$1,968.00	\$2,016.00	\$2,064.00	\$2,112.00	\$2,160.00	\$2,208.00	\$2,256.00	\$2,304.00	\$2,352.00	\$2,400.00

Dependent Child(ren) Coverage - Life Only - \$1.80 per Family Unit. All Guaranteed Issue.

\$1,000 - 14 days to 1 year

\$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

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Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Spouses may elect in increments of \$5,000 to a maximum of \$100,000 not to exceed 50% of the employee's elected amount.

Spouse Monthly Premium** - Life and AD&D

Age	Monthly Rate per 1,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Under 20	\$0.110	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
20-24	\$0.110	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
25-29	\$0.110	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
30-34	\$0.110	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
35-39	\$0.130	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$4.55	\$5.20	\$5.85	\$6.50
40-44	\$0.180	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
45-49	\$0.270	\$1.35	\$2.70	\$4.05	\$5.40	\$6.75	\$8.10	\$9.45	\$10.80	\$12.15	\$13.50
50-54	\$0.420	\$2.10	\$4.20	\$6.30	\$8.40	\$10.50	\$12.60	\$14.70	\$16.80	\$18.90	\$21.00
55-59	\$0.680	\$3.40	\$6.80	\$10.20	\$13.60	\$17.00	\$20.40	\$23.80	\$27.20	\$30.60	\$34.00
60-64	\$0.960	\$4.80	\$9.60	\$14.40	\$19.20	\$24.00	\$28.80	\$33.60	\$38.40	\$43.20	\$48.00
65-69	\$1.640	\$8.20	\$16.40	\$24.60	\$32.80	\$41.00	\$49.20	\$57.40	\$65.60	\$73.80	\$82.00

Age	Monthly Rate per 1,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
Under 20	\$0.110	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
20-24	\$0.110	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
25-29	\$0.110	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
30-34	\$0.110	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
35-39	\$0.130	\$7.15	\$7.80	\$8.45	\$9.10	\$9.75	\$10.40	\$11.05	\$11.70	\$12.35	\$13.00
40-44	\$0.180	\$9.90	\$10.80	\$11.70	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20	\$17.10	\$18.00
45-49	\$0.270	\$14.85	\$16.20	\$17.55	\$18.90	\$20.25	\$21.60	\$22.95	\$24.30	\$25.65	\$27.00
50-54	\$0.420	\$23.10	\$25.20	\$27.30	\$29.40	\$31.50	\$33.60	\$35.70	\$37.80	\$39.90	\$42.00
55-59	\$0.680	\$37.40	\$40.80	\$44.20	\$47.60	\$51.00	\$54.40	\$57.80	\$61.20	\$64.60	\$68.00
60-64	\$0.960	\$52.80	\$57.60	\$62.40	\$67.20	\$72.00	\$76.80	\$81.60	\$86.40	\$91.20	\$96.00
65-69	\$1.640	\$90.20	\$98.40	\$106.60	\$114.80	\$123.00	\$131.20	\$139.40	\$147.60	\$155.80	\$164.00

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