



# Attained Age Life Only Premiums\*

Designed for the Members of the State Employees Association of North Carolina

Effective Date: 07/01/2019

YOUR FAMILY MATTERS

Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$250,000	\$80,000	\$0
Spouse	\$25,000	\$25,000	N/A

Members may elect in increments of \$10,000 to a maximum of \$500,000.

## Member Monthly Premium\*\* - Life Only

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 24	\$0.052	\$0.52	\$1.04	\$1.56	\$2.08	\$2.60	\$3.12	\$3.64	\$4.16	\$4.68	\$5.20
25-29	\$0.063	\$0.63	\$1.26	\$1.89	\$2.52	\$3.15	\$3.78	\$4.41	\$5.04	\$5.67	\$6.30
30-34	\$0.081	\$0.81	\$1.62	\$2.43	\$3.24	\$4.05	\$4.86	\$5.67	\$6.48	\$7.29	\$8.10
35-39	\$0.127	\$1.27	\$2.54	\$3.81	\$5.08	\$6.35	\$7.62	\$8.89	\$10.16	\$11.43	\$12.70
40-44	\$0.196	\$1.96	\$3.92	\$5.88	\$7.84	\$9.80	\$11.76	\$13.72	\$15.68	\$17.64	\$19.60
45-49	\$0.299	\$2.99	\$5.98	\$8.97	\$11.96	\$14.95	\$17.94	\$20.93	\$23.92	\$26.91	\$29.90
50-54	\$0.506	\$5.06	\$10.12	\$15.18	\$20.24	\$25.30	\$30.36	\$35.42	\$40.48	\$45.54	\$50.60
55-59	\$0.874	\$8.74	\$17.48	\$26.22	\$34.96	\$43.70	\$52.44	\$61.18	\$69.92	\$78.66	\$87.40
60-64	\$1.265	\$12.65	\$25.30	\$37.95	\$50.60	\$63.25	\$75.90	\$88.55	\$101.20	\$113.85	\$126.50
65-69	\$2.128	\$21.28	\$42.56	\$63.84	\$85.12	\$106.40	\$127.68	\$148.96	\$170.24	\$191.52	\$212.80
70-74	\$6.061	\$60.61	\$121.22	\$181.83	\$242.44	\$303.05	\$363.66	\$424.27	\$484.88	\$545.49	\$606.10
75-79*	\$6.394	\$63.94	\$127.88	\$191.82	\$255.76	\$319.70	\$383.64	\$447.58	\$511.52	\$575.46	\$639.40
80-84*	\$10.362	\$103.62	\$207.24	\$310.86	\$414.48	\$518.10	\$621.72	\$725.34	\$828.96	\$932.58	\$1,036.20
85-89*	\$15.997	\$159.97	\$319.94	\$479.91	\$639.88	\$799.85	\$959.82	\$1,119.79	\$1,279.76	\$1,439.73	\$1,599.70
90-94*	\$23.598	\$235.98	\$471.96	\$707.94	\$943.92	\$1,179.90	\$1,415.88	\$1,651.86	\$1,887.84	\$2,123.82	\$2,359.80
95+*	\$34.937	\$349.37	\$698.74	\$1,048.11	\$1,397.48	\$1,746.85	\$2,096.22	\$2,445.59	\$2,794.96	\$3,144.33	\$3,493.70

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 24	\$0.052	\$5.72	\$6.24	\$6.76	\$7.28	\$7.80	\$8.32	\$8.84	\$9.36	\$9.88	\$10.40
25-29	\$0.063	\$6.93	\$7.56	\$8.19	\$8.82	\$9.45	\$10.08	\$10.71	\$11.34	\$11.97	\$12.60
30-34	\$0.081	\$8.91	\$9.72	\$10.53	\$11.34	\$12.15	\$12.96	\$13.77	\$14.58	\$15.39	\$16.20
35-39	\$0.127	\$13.97	\$15.24	\$16.51	\$17.78	\$19.05	\$20.32	\$21.59	\$22.86	\$24.13	\$25.40
40-44	\$0.196	\$21.56	\$23.52	\$25.48	\$27.44	\$29.40	\$31.36	\$33.32	\$35.28	\$37.24	\$39.20
45-49	\$0.299	\$32.89	\$35.88	\$38.87	\$41.86	\$44.85	\$47.84	\$50.83	\$53.82	\$56.81	\$59.80
50-54	\$0.506	\$55.66	\$60.72	\$65.78	\$70.84	\$75.90	\$80.96	\$86.02	\$91.08	\$96.14	\$101.20
55-59	\$0.874	\$96.14	\$104.88	\$113.62	\$122.36	\$131.10	\$139.84	\$148.58	\$157.32	\$166.06	\$174.80
60-64	\$1.265	\$139.15	\$151.80	\$164.45	\$177.10	\$189.75	\$202.40	\$215.05	\$227.70	\$240.35	\$253.00
65-69	\$2.128	\$234.08	\$255.36	\$276.64	\$297.92	\$319.20	\$340.48	\$361.76	\$383.04	\$404.32	\$425.60
70-74	\$6.061	\$666.71	\$727.32	\$787.93	\$848.54	\$909.15	\$969.76	\$1,030.37	\$1,090.98	\$1,151.59	\$1,212.20
75-79*	\$6.394	\$703.34	\$767.28	\$831.22	\$895.16	\$959.10	\$1,023.04	\$1,086.98	\$1,150.92	\$1,214.86	\$1,278.80
80-84*	\$10.362	\$1,139.82	\$1,243.44	\$1,347.06	\$1,450.68	\$1,554.30	\$1,657.92	\$1,761.54	\$1,865.16	\$1,968.78	\$2,072.40
85-89*	\$15.997	\$1,759.67	\$1,919.64	\$2,079.61	\$2,239.58	\$2,399.55	\$2,559.52	\$2,719.49	\$2,879.46	\$3,039.43	\$3,199.40
90-94*	\$23.598	\$2,595.78	\$2,831.76	\$3,067.74	\$3,303.72	\$3,539.70	\$3,775.68	\$4,011.66	\$4,247.64	\$4,483.62	\$4,719.60
95+*	\$34.937	\$3,843.07	\$4,192.44	\$4,541.81	\$4,891.18	\$5,240.55	\$5,589.92	\$5,939.29	\$6,288.66	\$6,638.03	\$6,987.40

\* Benefit reductions start at age 75. These premiums are representative of the benefit amount shown at the top of the column.

Dependent Child(ren) Coverage - Life Only - \$2.20 per month

Dependent Spouse Coverage - Life Only - \$4.55 per month

Family Coverage - Life Only - \$6.75 per month

\* Attained Age Premiums - The premium for your coverage is paid by you. Premium rates for Members are based on the Member's age at the time of enrollment and change as the Member reaches the next age band. After the initial rate guarantee period, the group is subject to an annual review and possible rate changes.

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YOUR FAMILY MATTERS

Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$250,000	\$80,000	\$0
Spouse	\$25,000	\$25,000	N/A

Members may elect in increments of \$10,000 to a maximum of \$500,000.

## Member Monthly Premium\*\* - Life Only

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 24	\$0.052	\$10.92	\$11.44	\$11.96	\$12.48	\$13.00	\$13.52	\$14.04	\$14.56	\$15.08	\$15.60
25-29	\$0.063	\$13.23	\$13.86	\$14.49	\$15.12	\$15.75	\$16.38	\$17.01	\$17.64	\$18.27	\$18.90
30-34	\$0.081	\$17.01	\$17.82	\$18.63	\$19.44	\$20.25	\$21.06	\$21.87	\$22.68	\$23.49	\$24.30
35-39	\$0.127	\$26.67	\$27.94	\$29.21	\$30.48	\$31.75	\$33.02	\$34.29	\$35.56	\$36.83	\$38.10
40-44	\$0.196	\$41.16	\$43.12	\$45.08	\$47.04	\$49.00	\$50.96	\$52.92	\$54.88	\$56.84	\$58.80
45-49	\$0.299	\$62.79	\$65.78	\$68.77	\$71.76	\$74.75	\$77.74	\$80.73	\$83.72	\$86.71	\$89.70
50-54	\$0.506	\$106.26	\$111.32	\$116.38	\$121.44	\$126.50	\$131.56	\$136.62	\$141.68	\$146.74	\$151.80
55-59	\$0.874	\$183.54	\$192.28	\$201.02	\$209.76	\$218.50	\$227.24	\$235.98	\$244.72	\$253.46	\$262.20
60-64	\$1.265	\$265.65	\$278.30	\$290.95	\$303.60	\$316.25	\$328.90	\$341.55	\$354.20	\$366.85	\$379.50
65-69	\$2.128	\$446.88	\$468.16	\$489.44	\$510.72	\$532.00	\$553.28	\$574.56	\$595.84	\$617.12	\$638.40
70-74	\$6.061	\$1,272.81	\$1,333.42	\$1,394.03	\$1,454.64	\$1,515.25	\$1,575.86	\$1,636.47	\$1,697.08	\$1,757.69	\$1,818.30
75-79*	\$6.394	\$1,342.74	\$1,406.68	\$1,470.62	\$1,534.56	\$1,598.50	\$1,662.44	\$1,726.38	\$1,790.32	\$1,854.26	\$1,918.20
80-84*	\$10.362	\$2,176.02	\$2,279.64	\$2,383.26	\$2,486.88	\$2,590.50	\$2,694.12	\$2,797.74	\$2,901.36	\$3,004.98	\$3,108.60
85-89*	\$15.997	\$3,359.37	\$3,519.34	\$3,679.31	\$3,839.28	\$3,999.25	\$4,159.22	\$4,319.19	\$4,479.16	\$4,639.13	\$4,799.10
90-94*	\$23.598	\$4,955.58	\$5,191.56	\$5,427.54	\$5,663.52	\$5,899.50	\$6,135.48	\$6,371.46	\$6,607.44	\$6,843.42	\$7,079.40
95+*	\$34.937	\$7,336.77	\$7,686.14	\$8,035.51	\$8,384.88	\$8,734.25	\$9,083.62	\$9,432.99	\$9,782.36	\$10,131.73	\$10,481.10

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 24	\$0.052	\$16.12	\$16.64	\$17.16	\$17.68	\$18.20	\$18.72	\$19.24	\$19.76	\$20.28	\$20.80
25-29	\$0.063	\$19.53	\$20.16	\$20.79	\$21.42	\$22.05	\$22.68	\$23.31	\$23.94	\$24.57	\$25.20
30-34	\$0.081	\$25.11	\$25.92	\$26.73	\$27.54	\$28.35	\$29.16	\$29.97	\$30.78	\$31.59	\$32.40
35-39	\$0.127	\$39.37	\$40.64	\$41.91	\$43.18	\$44.45	\$45.72	\$46.99	\$48.26	\$49.53	\$50.80
40-44	\$0.196	\$60.76	\$62.72	\$64.68	\$66.64	\$68.60	\$70.56	\$72.52	\$74.48	\$76.44	\$78.40
45-49	\$0.299	\$92.69	\$95.68	\$98.67	\$101.66	\$104.65	\$107.64	\$110.63	\$113.62	\$116.61	\$119.60
50-54	\$0.506	\$156.86	\$161.92	\$166.98	\$172.04	\$177.10	\$182.16	\$187.22	\$192.28	\$197.34	\$202.40
55-59	\$0.874	\$270.94	\$279.68	\$288.42	\$297.16	\$305.90	\$314.64	\$323.38	\$332.12	\$340.86	\$349.60
60-64	\$1.265	\$392.15	\$404.80	\$417.45	\$430.10	\$442.75	\$455.40	\$468.05	\$480.70	\$493.35	\$506.00
65-69	\$2.128	\$659.68	\$680.96	\$702.24	\$723.52	\$744.80	\$766.08	\$787.36	\$808.64	\$829.92	\$851.20
70-74	\$6.061	\$1,878.91	\$1,939.52	\$2,000.13	\$2,060.74	\$2,121.35	\$2,181.96	\$2,242.57	\$2,303.18	\$2,363.79	\$2,424.40
75-79*	\$6.394	\$1,982.14	\$2,046.08	\$2,110.02	\$2,173.96	\$2,237.90	\$2,301.84	\$2,365.78	\$2,429.72	\$2,493.66	\$2,557.60
80-84*	\$10.362	\$3,212.22	\$3,315.84	\$3,419.46	\$3,523.08	\$3,626.70	\$3,730.32	\$3,833.94	\$3,937.56	\$4,041.18	\$4,144.80
85-89*	\$15.997	\$4,959.07	\$5,119.04	\$5,279.01	\$5,438.98	\$5,598.95	\$5,758.92	\$5,918.89	\$6,078.86	\$6,238.83	\$6,398.80
90-94*	\$23.598	\$7,315.38	\$7,551.36	\$7,787.34	\$8,023.32	\$8,259.30	\$8,495.28	\$8,731.26	\$8,967.24	\$9,203.22	\$9,439.20
95+*	\$34.937	\$10,830.47	\$11,179.84	\$11,529.21	\$11,878.58	\$12,227.95	\$12,577.32	\$12,926.69	\$13,276.06	\$13,625.43	\$13,974.80

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Guaranteed Issue Amounts			
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Spouse	\$25,000	\$25,000	N/A

Members may elect in increments of \$10,000 to a maximum of \$500,000.

## Member Monthly Premium\*\* - Life Only

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 24	\$0.052	\$21.32	\$21.84	\$22.36	\$22.88	\$23.40	\$23.92	\$24.44	\$24.96	\$25.48	\$26.00
25-29	\$0.063	\$25.83	\$26.46	\$27.09	\$27.72	\$28.35	\$28.98	\$29.61	\$30.24	\$30.87	\$31.50
30-34	\$0.081	\$33.21	\$34.02	\$34.83	\$35.64	\$36.45	\$37.26	\$38.07	\$38.88	\$39.69	\$40.50
35-39	\$0.127	\$52.07	\$53.34	\$54.61	\$55.88	\$57.15	\$58.42	\$59.69	\$60.96	\$62.23	\$63.50
40-44	\$0.196	\$80.36	\$82.32	\$84.28	\$86.24	\$88.20	\$90.16	\$92.12	\$94.08	\$96.04	\$98.00
45-49	\$0.299	\$122.59	\$125.58	\$128.57	\$131.56	\$134.55	\$137.54	\$140.53	\$143.52	\$146.51	\$149.50
50-54	\$0.506	\$207.46	\$212.52	\$217.58	\$222.64	\$227.70	\$232.76	\$237.82	\$242.88	\$247.94	\$253.00
55-59	\$0.874	\$358.34	\$367.08	\$375.82	\$384.56	\$393.30	\$402.04	\$410.78	\$419.52	\$428.26	\$437.00
60-64	\$1.265	\$518.65	\$531.30	\$543.95	\$556.60	\$569.25	\$581.90	\$594.55	\$607.20	\$619.85	\$632.50
65-69	\$2.128	\$872.48	\$893.76	\$915.04	\$936.32	\$957.60	\$978.88	\$1,000.16	\$1,021.44	\$1,042.72	\$1,064.00
70-74	\$6.061	\$2,485.01	\$2,545.62	\$2,606.23	\$2,666.84	\$2,727.45	\$2,788.06	\$2,848.67	\$2,909.28	\$2,969.89	\$3,030.50
75-79*	\$6.394	\$2,621.54	\$2,685.48	\$2,749.42	\$2,813.36	\$2,877.30	\$2,941.24	\$3,005.18	\$3,069.12	\$3,133.06	\$3,197.00
80-84*	\$10.362	\$4,248.42	\$4,352.04	\$4,455.66	\$4,559.28	\$4,662.90	\$4,766.52	\$4,870.14	\$4,973.76	\$5,077.38	\$5,181.00
85-89*	\$15.997	\$6,558.77	\$6,718.74	\$6,878.71	\$7,038.68	\$7,198.65	\$7,358.62	\$7,518.59	\$7,678.56	\$7,838.53	\$7,998.50
90-94*	\$23.598	\$9,675.18	\$9,911.16	\$10,147.14	\$10,383.12	\$10,619.10	\$10,855.08	\$11,091.06	\$11,327.04	\$11,563.02	\$11,799.00
95+*	\$34.937	\$14,324.17	\$14,673.54	\$15,022.91	\$15,372.28	\$15,721.65	\$16,071.02	\$16,420.39	\$16,769.76	\$17,119.13	\$17,468.50

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