



Issue Age Life and AD&D Premiums*

Designed for the Employees of Barnstable County

FAMILY MATTERS.
NO MATTER WHAT.®

Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$40,000	\$20,000
Spouse	\$50,000	\$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	\$0.120	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
20-24	\$0.120	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
25-29	\$0.120	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
30-34	\$0.120	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
35-39	\$0.160	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00	\$9.60	\$11.20	\$12.80	\$14.40	\$16.00
40-44	\$0.230	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	\$23.00
45-49	\$0.350	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50	\$35.00
50-54	\$0.550	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50	\$33.00	\$38.50	\$44.00	\$49.50	\$55.00
55-59	\$0.890	\$8.90	\$17.80	\$26.70	\$35.60	\$44.50	\$53.40	\$62.30	\$71.20	\$80.10	\$89.00
60-64	\$1.280	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00	\$76.80	\$89.60	\$102.40	\$115.20	\$128.00
65-69	\$2.120	\$21.20	\$42.40	\$63.60	\$84.80	\$106.00	\$127.20	\$148.40	\$169.60	\$190.80	\$212.00
70+	\$4.660	\$46.60	\$93.20	\$139.80	\$186.40	\$233.00	\$279.60	\$326.20	\$372.80	\$419.40	\$466.00

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	\$0.120	\$13.20	\$14.40	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00
20-24	\$0.120	\$13.20	\$14.40	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00
25-29	\$0.120	\$13.20	\$14.40	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00
30-34	\$0.120	\$13.20	\$14.40	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00
35-39	\$0.160	\$17.60	\$19.20	\$20.80	\$22.40	\$24.00	\$25.60	\$27.20	\$28.80	\$30.40	\$32.00
40-44	\$0.230	\$25.30	\$27.60	\$29.90	\$32.20	\$34.50	\$36.80	\$39.10	\$41.40	\$43.70	\$46.00
45-49	\$0.350	\$38.50	\$42.00	\$45.50	\$49.00	\$52.50	\$56.00	\$59.50	\$63.00	\$66.50	\$70.00
50-54	\$0.550	\$60.50	\$66.00	\$71.50	\$77.00	\$82.50	\$88.00	\$93.50	\$99.00	\$104.50	\$110.00
55-59	\$0.890	\$97.90	\$106.80	\$115.70	\$124.60	\$133.50	\$142.40	\$151.30	\$160.20	\$169.10	\$178.00
60-64	\$1.280	\$140.80	\$153.60	\$166.40	\$179.20	\$192.00	\$204.80	\$217.60	\$230.40	\$243.20	\$256.00
65-69	\$2.120	\$233.20	\$254.40	\$275.60	\$296.80	\$318.00	\$339.20	\$360.40	\$381.60	\$402.80	\$424.00
70+	\$4.660	\$512.60	\$559.20	\$605.80	\$652.40	\$699.00	\$745.60	\$792.20	\$838.80	\$885.40	\$932.00

Dependent Child(ren) Coverage - Life Only - \$0.95 or \$1.90 per Family Unit. All Guaranteed Issue.

\$500 or \$1,000 - 14 days to 1 year

\$5,000 or \$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.

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Employee	\$100,000	\$40,000	\$20,000
Spouse	\$50,000	\$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	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
Under 20	\$0.120	\$25.20	\$26.40	\$27.60	\$28.80	\$30.00	\$31.20	\$32.40	\$33.60	\$34.80	\$36.00
20-24	\$0.120	\$25.20	\$26.40	\$27.60	\$28.80	\$30.00	\$31.20	\$32.40	\$33.60	\$34.80	\$36.00
25-29	\$0.120	\$25.20	\$26.40	\$27.60	\$28.80	\$30.00	\$31.20	\$32.40	\$33.60	\$34.80	\$36.00
30-34	\$0.120	\$25.20	\$26.40	\$27.60	\$28.80	\$30.00	\$31.20	\$32.40	\$33.60	\$34.80	\$36.00
35-39	\$0.160	\$33.60	\$35.20	\$36.80	\$38.40	\$40.00	\$41.60	\$43.20	\$44.80	\$46.40	\$48.00
40-44	\$0.230	\$48.30	\$50.60	\$52.90	\$55.20	\$57.50	\$59.80	\$62.10	\$64.40	\$66.70	\$69.00
45-49	\$0.350	\$73.50	\$77.00	\$80.50	\$84.00	\$87.50	\$91.00	\$94.50	\$98.00	\$101.50	\$105.00
50-54	\$0.550	\$115.50	\$121.00	\$126.50	\$132.00	\$137.50	\$143.00	\$148.50	\$154.00	\$159.50	\$165.00
55-59	\$0.890	\$186.90	\$195.80	\$204.70	\$213.60	\$222.50	\$231.40	\$240.30	\$249.20	\$258.10	\$267.00
60-64	\$1.280	\$268.80	\$281.60	\$294.40	\$307.20	\$320.00	\$332.80	\$345.60	\$358.40	\$371.20	\$384.00
65-69	\$2.120	\$445.20	\$466.40	\$487.60	\$508.80	\$530.00	\$551.20	\$572.40	\$593.60	\$614.80	\$636.00
70+	\$4.660	\$978.60	\$1,025.20	\$1,071.80	\$1,118.40	\$1,165.00	\$1,211.60	\$1,258.20	\$1,304.80	\$1,351.40	\$1,398.00

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	\$0.120	\$37.20	\$38.40	\$39.60	\$40.80	\$42.00	\$43.20	\$44.40	\$45.60	\$46.80	\$48.00
20-24	\$0.120	\$37.20	\$38.40	\$39.60	\$40.80	\$42.00	\$43.20	\$44.40	\$45.60	\$46.80	\$48.00
25-29	\$0.120	\$37.20	\$38.40	\$39.60	\$40.80	\$42.00	\$43.20	\$44.40	\$45.60	\$46.80	\$48.00
30-34	\$0.120	\$37.20	\$38.40	\$39.60	\$40.80	\$42.00	\$43.20	\$44.40	\$45.60	\$46.80	\$48.00
35-39	\$0.160	\$49.60	\$51.20	\$52.80	\$54.40	\$56.00	\$57.60	\$59.20	\$60.80	\$62.40	\$64.00
40-44	\$0.230	\$71.30	\$73.60	\$75.90	\$78.20	\$80.50	\$82.80	\$85.10	\$87.40	\$89.70	\$92.00
45-49	\$0.350	\$108.50	\$112.00	\$115.50	\$119.00	\$122.50	\$126.00	\$129.50	\$133.00	\$136.50	\$140.00
50-54	\$0.550	\$170.50	\$176.00	\$181.50	\$187.00	\$192.50	\$198.00	\$203.50	\$209.00	\$214.50	\$220.00
55-59	\$0.890	\$275.90	\$284.80	\$293.70	\$302.60	\$311.50	\$320.40	\$329.30	\$338.20	\$347.10	\$356.00
60-64	\$1.280	\$396.80	\$409.60	\$422.40	\$435.20	\$448.00	\$460.80	\$473.60	\$486.40	\$499.20	\$512.00
65-69	\$2.120	\$657.20	\$678.40	\$699.60	\$720.80	\$742.00	\$763.20	\$784.40	\$805.60	\$826.80	\$848.00
70+	\$4.660	\$1,444.60	\$1,491.20	\$1,537.80	\$1,584.40	\$1,631.00	\$1,677.60	\$1,724.20	\$1,770.80	\$1,817.40	\$1,864.00

Dependent Child(ren) Coverage - Life Only - \$0.95 or \$1.90 per Family Unit. All Guaranteed Issue.

\$500 or \$1,000 - 14 days to 1 year

\$5,000 or \$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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Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$40,000	\$20,000
Spouse	\$50,000	\$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	\$0.120	\$49.20	\$50.40	\$51.60	\$52.80	\$54.00	\$55.20	\$56.40	\$57.60	\$58.80	\$60.00
20-24	\$0.120	\$49.20	\$50.40	\$51.60	\$52.80	\$54.00	\$55.20	\$56.40	\$57.60	\$58.80	\$60.00
25-29	\$0.120	\$49.20	\$50.40	\$51.60	\$52.80	\$54.00	\$55.20	\$56.40	\$57.60	\$58.80	\$60.00
30-34	\$0.120	\$49.20	\$50.40	\$51.60	\$52.80	\$54.00	\$55.20	\$56.40	\$57.60	\$58.80	\$60.00
35-39	\$0.160	\$65.60	\$67.20	\$68.80	\$70.40	\$72.00	\$73.60	\$75.20	\$76.80	\$78.40	\$80.00
40-44	\$0.230	\$94.30	\$96.60	\$98.90	\$101.20	\$103.50	\$105.80	\$108.10	\$110.40	\$112.70	\$115.00
45-49	\$0.350	\$143.50	\$147.00	\$150.50	\$154.00	\$157.50	\$161.00	\$164.50	\$168.00	\$171.50	\$175.00
50-54	\$0.550	\$225.50	\$231.00	\$236.50	\$242.00	\$247.50	\$253.00	\$258.50	\$264.00	\$269.50	\$275.00
55-59	\$0.890	\$364.90	\$373.80	\$382.70	\$391.60	\$400.50	\$409.40	\$418.30	\$427.20	\$436.10	\$445.00
60-64	\$1.280	\$524.80	\$537.60	\$550.40	\$563.20	\$576.00	\$588.80	\$601.60	\$614.40	\$627.20	\$640.00
65-69	\$2.120	\$869.20	\$890.40	\$911.60	\$932.80	\$954.00	\$975.20	\$996.40	\$1,017.60	\$1,038.80	\$1,060.00
70+	\$4.660	\$1,910.60	\$1,957.20	\$2,003.80	\$2,050.40	\$2,097.00	\$2,143.60	\$2,190.20	\$2,236.80	\$2,283.40	\$2,330.00

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\$500 or \$1,000 - 14 days to 1 year

\$5,000 or \$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	\$40,000	\$20,000
Spouse	\$50,000	\$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	\$0.120	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
20-24	\$0.120	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
25-29	\$0.120	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
30-34	\$0.120	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
35-39	\$0.160	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
40-44	\$0.230	\$1.15	\$2.30	\$3.45	\$4.60	\$5.75	\$6.90	\$8.05	\$9.20	\$10.35	\$11.50
45-49	\$0.350	\$1.75	\$3.50	\$5.25	\$7.00	\$8.75	\$10.50	\$12.25	\$14.00	\$15.75	\$17.50
50-54	\$0.550	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75	\$16.50	\$19.25	\$22.00	\$24.75	\$27.50
55-59	\$0.890	\$4.45	\$8.90	\$13.35	\$17.80	\$22.25	\$26.70	\$31.15	\$35.60	\$40.05	\$44.50
60-64	\$1.280	\$6.40	\$12.80	\$19.20	\$25.60	\$32.00	\$38.40	\$44.80	\$51.20	\$57.60	\$64.00
65-69	\$2.120	\$10.60	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60	\$74.20	\$84.80	\$95.40	\$106.00

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	\$0.120	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00
20-24	\$0.120	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00
25-29	\$0.120	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00
30-34	\$0.120	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00
35-39	\$0.160	\$8.80	\$9.60	\$10.40	\$11.20	\$12.00	\$12.80	\$13.60	\$14.40	\$15.20	\$16.00
40-44	\$0.230	\$12.65	\$13.80	\$14.95	\$16.10	\$17.25	\$18.40	\$19.55	\$20.70	\$21.85	\$23.00
45-49	\$0.350	\$19.25	\$21.00	\$22.75	\$24.50	\$26.25	\$28.00	\$29.75	\$31.50	\$33.25	\$35.00
50-54	\$0.550	\$30.25	\$33.00	\$35.75	\$38.50	\$41.25	\$44.00	\$46.75	\$49.50	\$52.25	\$55.00
55-59	\$0.890	\$48.95	\$53.40	\$57.85	\$62.30	\$66.75	\$71.20	\$75.65	\$80.10	\$84.55	\$89.00
60-64	\$1.280	\$70.40	\$76.80	\$83.20	\$89.60	\$96.00	\$102.40	\$108.80	\$115.20	\$121.60	\$128.00
65-69	\$2.120	\$116.60	\$127.20	\$137.80	\$148.40	\$159.00	\$169.60	\$180.20	\$190.80	\$201.40	\$212.00

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