

City of Urbana - VF023387

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Voluntary Life and AD&D

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$100,000 in \$5,000 increments.
(not to exceed 50% of the employee benefit)**

Note: Spouse may not have coverage unless the employee has coverage.

The spouse benefit may not exceed the employee benefit amount.

Guarantee Issue*

Employee	\$225,000
Spouse	\$50,000

*NEW HIRES

Child Coverage

Birth to 14 days:	\$0
15 days to 6 months:	\$1,000
6 months to age 26:	\$1,000 to \$10,000 in increments of \$1,000

Employee Voluntary Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.054
20-24	\$0.054
25-29	\$0.054
30-34	\$0.063
35-39	\$0.077
40-44	\$0.135
45-49	\$0.279
50-54	\$0.378
55-59	\$0.639
60-64	\$0.900
65-69	\$1.566
70+	\$2.430

Voluntary AD&D	
Monthly rates per \$1,000	
Employee	Rates
Employee	\$ 0.035

Dependent Life (Children)		
Monthly Premium per Family		
	Life	AD&D
\$1,000	\$0.24	\$0.04
\$10,000	\$2.40	\$0.35

Voluntary Life and AD&D

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	EE AD&D	ATTAINED AGE											
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	\$0.18	\$0.27	\$0.27	\$0.27	\$0.32	\$0.39	\$0.68	\$1.40	\$1.89	\$3.20	\$4.50	\$7.83	\$12.15
\$20,000	\$0.35	\$0.54	\$0.54	\$0.54	\$0.63	\$0.77	\$1.35	\$2.79	\$3.78	\$6.39	\$9.00	\$15.66	\$24.30
\$30,000	\$0.53	\$0.81	\$0.81	\$0.81	\$0.95	\$1.16	\$2.03	\$4.19	\$5.67	\$9.59	\$13.50	\$23.49	\$36.45
\$40,000	\$0.70	\$1.08	\$1.08	\$1.08	\$1.26	\$1.54	\$2.70	\$5.58	\$7.56	\$12.78	\$18.00	\$31.32	\$48.60
\$50,000	\$0.88	\$1.35	\$1.35	\$1.35	\$1.58	\$1.93	\$3.38	\$6.98	\$9.45	\$15.98	\$22.50	\$39.15	\$60.75
\$60,000	\$1.05	\$1.62	\$1.62	\$1.62	\$1.89	\$2.31	\$4.05	\$8.37	\$11.34	\$19.17	\$27.00	\$46.98	\$72.90
\$70,000	\$1.23	\$1.89	\$1.89	\$1.89	\$2.21	\$2.70	\$4.73	\$9.77	\$13.23	\$22.37	\$31.50	\$54.81	\$85.05
\$80,000	\$1.40	\$2.16	\$2.16	\$2.16	\$2.52	\$3.08	\$5.40	\$11.16	\$15.12	\$25.56	\$36.00	\$62.64	\$97.20
\$90,000	\$1.58	\$2.43	\$2.43	\$2.43	\$2.84	\$3.47	\$6.08	\$12.56	\$17.01	\$28.76	\$40.50	\$70.47	\$109.35
\$100,000	\$1.75	\$2.70	\$2.70	\$2.70	\$3.15	\$3.85	\$6.75	\$13.95	\$18.90	\$31.95	\$45.00	\$78.30	\$121.50
\$110,000	\$1.93	\$2.97	\$2.97	\$2.97	\$3.47	\$4.24	\$7.43	\$15.35	\$20.79	\$35.15	\$49.50	\$86.13	\$133.65
\$120,000	\$2.10	\$3.24	\$3.24	\$3.24	\$3.78	\$4.62	\$8.10	\$16.74	\$22.68	\$38.34	\$54.00	\$93.96	\$145.80
\$130,000	\$2.28	\$3.51	\$3.51	\$3.51	\$4.10	\$5.01	\$8.78	\$18.14	\$24.57	\$41.54	\$58.50	\$101.79	\$157.95
\$140,000	\$2.45	\$3.78	\$3.78	\$3.78	\$4.41	\$5.39	\$9.45	\$19.53	\$26.46	\$44.73	\$63.00	\$109.62	\$170.10
\$150,000	\$2.63	\$4.05	\$4.05	\$4.05	\$4.73	\$5.78	\$10.13	\$20.93	\$28.35	\$47.93	\$67.50	\$117.45	\$182.25
\$160,000	\$2.80	\$4.32	\$4.32	\$4.32	\$5.04	\$6.16	\$10.80	\$22.32	\$30.24	\$51.12	\$72.00	\$125.28	\$194.40
\$170,000	\$2.98	\$4.59	\$4.59	\$4.59	\$5.36	\$6.55	\$11.48	\$23.72	\$32.13	\$54.32	\$76.50	\$133.11	\$206.55
\$180,000	\$3.15	\$4.86	\$4.86	\$4.86	\$5.67	\$6.93	\$12.15	\$25.11	\$34.02	\$57.51	\$81.00	\$140.94	\$218.70
\$190,000	\$3.33	\$5.13	\$5.13	\$5.13	\$5.99	\$7.32	\$12.83	\$26.51	\$35.91	\$60.71	\$85.50	\$148.77	\$230.85
\$200,000	\$3.50	\$5.40	\$5.40	\$5.40	\$6.30	\$7.70	\$13.50	\$27.90	\$37.80	\$63.90	\$90.00	\$156.60	\$243.00
\$210,000	\$3.68	\$5.67	\$5.67	\$5.67	\$6.62	\$8.09	\$14.18	\$29.30	\$39.69	\$67.10	\$94.50	\$164.43	\$255.15
\$220,000	\$3.85	\$5.94	\$5.94	\$5.94	\$6.93	\$8.47	\$14.85	\$30.69	\$41.58	\$70.29	\$99.00	\$172.26	\$267.30
\$270,000	\$ 4.73	\$7.29	\$7.29	\$7.29	\$8.51	\$10.40	\$18.23	\$37.67	\$51.03	\$86.27	\$121.50	\$211.41	\$328.05
\$320,000	\$ 5.60	\$8.64	\$8.64	\$8.64	\$10.08	\$12.32	\$21.60	\$44.64	\$60.48	\$102.24	\$144.00	\$250.56	\$388.80

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Note: Spouse may not have coverage unless the employee has coverage.

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Child Coverage

Birth to 14 days:	\$0
15 days to 6 months:	\$1,000
6 months to age 26:	\$1,000 to \$10,000 in increments of \$1,000

Voluntary Life and AD&D

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	Spouse AD&D	ATTAINED AGE											
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	\$0.09	\$0.14	\$0.14	\$0.14	\$0.16	\$0.19	\$0.34	\$0.70	\$0.95	\$1.60	\$2.25	\$3.92	\$6.08
\$10,000	\$0.18	\$0.27	\$0.27	\$0.27	\$0.32	\$0.39	\$0.68	\$1.40	\$1.89	\$3.20	\$4.50	\$7.83	\$12.15
\$15,000	\$0.26	\$0.41	\$0.41	\$0.41	\$0.47	\$0.58	\$1.01	\$2.09	\$2.84	\$4.79	\$6.75	\$11.75	\$18.23
\$20,000	\$0.35	\$0.54	\$0.54	\$0.54	\$0.63	\$0.77	\$1.35	\$2.79	\$3.78	\$6.39	\$9.00	\$15.66	\$24.30
\$25,000	\$0.44	\$0.68	\$0.68	\$0.68	\$0.79	\$0.96	\$1.69	\$3.49	\$4.73	\$7.99	\$11.25	\$19.58	\$30.38
\$30,000	\$0.53	\$0.81	\$0.81	\$0.81	\$0.95	\$1.16	\$2.03	\$4.19	\$5.67	\$9.59	\$13.50	\$23.49	\$36.45
\$35,000	\$0.61	\$0.95	\$0.95	\$0.95	\$1.10	\$1.35	\$2.36	\$4.88	\$6.62	\$11.18	\$15.75	\$27.41	\$42.53
\$40,000	\$0.70	\$1.08	\$1.08	\$1.08	\$1.26	\$1.54	\$2.70	\$5.58	\$7.56	\$12.78	\$18.00	\$31.32	\$48.60
\$45,000	\$0.79	\$1.22	\$1.22	\$1.22	\$1.42	\$1.73	\$3.04	\$6.28	\$8.51	\$14.38	\$20.25	\$35.24	\$54.68
\$50,000	\$0.88	\$1.35	\$1.35	\$1.35	\$1.58	\$1.93	\$3.38	\$6.98	\$9.45	\$15.98	\$22.50	\$39.15	\$60.75
\$55,000	\$0.96	\$1.49	\$1.49	\$1.49	\$1.73	\$2.12	\$3.71	\$7.67	\$10.40	\$17.57	\$24.75	\$43.07	\$66.83
\$60,000	\$1.05	\$1.62	\$1.62	\$1.62	\$1.89	\$2.31	\$4.05	\$8.37	\$11.34	\$19.17	\$27.00	\$46.98	\$72.90
\$65,000	\$1.14	\$1.76	\$1.76	\$1.76	\$2.05	\$2.50	\$4.39	\$9.07	\$12.29	\$20.77	\$29.25	\$50.90	\$78.98
\$70,000	\$1.23	\$1.89	\$1.89	\$1.89	\$2.21	\$2.70	\$4.73	\$9.77	\$13.23	\$22.37	\$31.50	\$54.81	\$85.05
\$75,000	\$1.31	\$2.03	\$2.03	\$2.03	\$2.36	\$2.89	\$5.06	\$10.46	\$14.18	\$23.96	\$33.75	\$58.73	\$91.13
\$80,000	\$1.40	\$2.16	\$2.16	\$2.16	\$2.52	\$3.08	\$5.40	\$11.16	\$15.12	\$25.56	\$36.00	\$62.64	\$97.20
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