

**Washburn University Policy #128474**  
**Voluntary Life and AD&D (monthly premiums)**

<b>Employee Voluntary Life and AD&amp;D Rates</b>												
AGE	rate/10K	\$ 10,000.00	\$ 20,000.00	\$ 30,000.00	\$ 50,000.00	\$ 70,000.00	\$ 80,000.00	\$ 100,000.00	\$ 190,000.00	\$ 200,000.00	\$ 300,000.00	\$ 500,000.00
15 - 24	1.024	\$ 1.02	\$ 2.05	\$ 3.07	\$ 5.12	\$ 7.17	\$ 8.19	\$ 10.24	\$ 19.46	\$ 20.48	\$ 30.72	\$ 51.20
25 - 29	1.024	\$ 1.02	\$ 2.05	\$ 3.07	\$ 5.12	\$ 7.17	\$ 8.19	\$ 10.24	\$ 19.46	\$ 20.48	\$ 30.72	\$ 51.20
30 - 34	1.224	\$ 1.22	\$ 2.45	\$ 3.67	\$ 6.12	\$ 8.57	\$ 9.79	\$ 12.24	\$ 23.26	\$ 24.48	\$ 36.72	\$ 61.20
35 - 39	1.604	\$ 1.60	\$ 3.21	\$ 4.81	\$ 8.02	\$ 11.23	\$ 12.83	\$ 16.04	\$ 30.48	\$ 32.08	\$ 48.12	\$ 80.20
40 - 44	2.164	\$ 2.16	\$ 4.33	\$ 6.49	\$ 10.82	\$ 15.15	\$ 17.31	\$ 21.64	\$ 41.12	\$ 43.28	\$ 64.92	\$ 108.20
45 - 49	3.264	\$ 3.26	\$ 6.53	\$ 9.79	\$ 16.32	\$ 22.85	\$ 26.11	\$ 32.64	\$ 62.02	\$ 65.28	\$ 97.92	\$ 163.20
50 - 54	5.004	\$ 5.00	\$ 10.01	\$ 15.01	\$ 25.02	\$ 35.03	\$ 40.03	\$ 50.04	\$ 95.08	\$ 100.08	\$ 150.12	\$ 250.20
55 - 59	7.524	\$ 7.52	\$ 15.05	\$ 22.57	\$ 37.62	\$ 52.67	\$ 60.19	\$ 75.24	\$ 142.96	\$ 150.48	\$ 225.72	\$ 376.20
60 - 64	11.564	\$ 11.56	\$ 23.13	\$ 34.69	\$ 57.82	\$ 80.95	\$ 92.51	\$ 115.64	\$ 219.72	\$ 231.28	\$ 346.92	\$ 578.20
65 - 69	19.844	\$ 19.84	\$ 39.69	\$ 59.53	\$ 99.22	\$ 138.91	\$ 158.75	\$ 198.44	\$ 377.04	\$ 396.88	\$ 595.32	\$ 992.20
70 - 74	35.154	\$ 35.15	\$ 70.31	\$ 105.46	\$ 175.77	\$ 246.08	\$ 281.23	\$ 351.54	\$ 667.93	\$ 703.08	\$ 1,054.62	\$ 1,757.70
75 +	68.594	\$ 68.59	\$ 137.19	\$ 205.78	\$ 342.97	\$ 480.16	\$ 548.75	\$ 685.94	\$ 1,303.29	\$ 1,371.88	\$ 2,057.82	\$ 3,429.70

\*\*\* Final premium(s) may vary slightly due to rounding

\* Any coverage over the Guarantee Issue Amount of \$190,000 for employee will be subject to Evidence of Insurability.

<b>Spouse Voluntary Life and AD&amp;D Rates</b>												
AGE	rate/5K	\$ 5,000.00	\$ 10,000.00	\$ 20,000.00	\$ 25,000.00	\$ 30,000.00	\$ 50,000.00	\$ 80,000.00	\$ 90,000.00	\$ 100,000.00	\$ 150,000.00	\$ 250,000.00
15 - 24	0.560	\$ 0.56	\$ 1.12	\$ 2.24	\$ 2.80	\$ 3.36	\$ 5.60	\$ 8.96	\$ 10.08	\$ 11.20	\$ 16.80	\$ 28.00
25 - 29	0.560	\$ 0.56	\$ 1.12	\$ 2.24	\$ 2.80	\$ 3.36	\$ 5.60	\$ 8.96	\$ 10.08	\$ 11.20	\$ 16.80	\$ 28.00
30 - 34	0.680	\$ 0.68	\$ 1.36	\$ 2.72	\$ 3.40	\$ 4.08	\$ 6.80	\$ 10.88	\$ 12.24	\$ 13.60	\$ 20.40	\$ 34.00
35 - 39	0.910	\$ 0.91	\$ 1.82	\$ 3.64	\$ 4.55	\$ 5.46	\$ 9.10	\$ 14.56	\$ 16.38	\$ 18.20	\$ 27.30	\$ 45.50
40 - 44	1.235	\$ 1.24	\$ 2.47	\$ 4.94	\$ 6.18	\$ 7.41	\$ 12.35	\$ 19.76	\$ 22.23	\$ 24.70	\$ 37.05	\$ 61.75
45 - 49	1.835	\$ 1.84	\$ 3.67	\$ 7.34	\$ 9.18	\$ 11.01	\$ 18.35	\$ 29.36	\$ 33.03	\$ 36.70	\$ 55.05	\$ 91.75
50 - 54	2.770	\$ 2.77	\$ 5.54	\$ 11.08	\$ 13.85	\$ 16.62	\$ 27.70	\$ 44.32	\$ 49.86	\$ 55.40	\$ 83.10	\$ 138.50
55 - 59	4.165	\$ 4.17	\$ 8.33	\$ 16.66	\$ 20.83	\$ 24.99	\$ 41.65	\$ 66.64	\$ 74.97	\$ 83.30	\$ 124.95	\$ 208.25
60 - 64	7.000	\$ 7.00	\$ 14.00	\$ 28.00	\$ 35.00	\$ 42.00	\$ 70.00	\$ 112.00	\$ 126.00	\$ 140.00	\$ 210.00	\$ 350.00
65 - 69	11.840	\$ 11.84	\$ 23.68	\$ 47.36	\$ 59.20	\$ 71.04	\$ 118.40	\$ 189.44	\$ 213.12	\$ 236.80	\$ 355.20	\$ 592.00
70 - 74	20.965	\$ 20.97	\$ 41.93	\$ 83.86	\$ 104.83	\$ 125.79	\$ 209.65	\$ 335.44	\$ 377.37	\$ 419.30	\$ 628.95	\$ 1,048.25
75 +	41.825	\$ 41.83	\$ 83.65	\$ 167.30	\$ 209.13	\$ 250.95	\$ 418.25	\$ 669.20	\$ 752.85	\$ 836.50	\$ 1,254.75	\$ 2,091.25

\*\*\* Final premium(s) may vary slightly due to rounding

\*Any coverage over the Guarantee Issue Amount of \$25,000 for spouse will be subject to Evidence of Insurability.

<b>Child Voluntary Life and AD&amp;D Rates</b>						
	rate/2K	\$ 2,000.00	\$ 4,000.00	\$ 6,000.00	\$ 8,000.00	\$ 10,000.00
Child Coverage (per unit)	0.747	\$ 0.75	\$ 1.49	\$ 2.24	\$ 2.99	\$ 3.74

\*\* Spouse and Child coverage may not exceed 50% of the Employee Coverage

\*\* In order to purchase Life coverage for your dependents, you must buy coverage for yourself

\*\*\* Final premium(s) may vary slightly due to rounding