

**VOLUNTARY LIFE AND SHORT TERM DISABILITY**  
**Comparison of 2019 and 2020 Premiums**

Supplemental Term Life	Monthly rate per \$1,000 of Benefit	
Employee Paid	Year 2019	Year 2020
< 35	\$0.08	\$0.08
35 – 39	\$0.09	\$0.09
40 - 44	\$0.14	\$0.14
45 – 49	\$0.23	\$0.23
50 - 54	\$0.38	\$0.38
55 - 59	\$0.60	\$0.60
60 - 64	\$0.94	\$0.94
65 - 69	\$1.52	\$1.52
70 +	\$2.06	\$2.06

Supplemental Dependent Life	Monthly Premium					
Employee Paid	Year 2019		Year 2020			
Premium based on Employee Age	Option 1 Spouse \$10,000 Children \$2,000	Option 2 Spouse \$25,000 Children \$10,000	Option 1 Spouse \$10,000	Option 2 Spouse \$25,000	Option 1 Children \$2,000	Option 2 Children \$10,000
<30	\$1.53	\$3.44	\$1.23	\$1.94	\$0.30	\$1.50
30 - 34	\$1.53	\$3.75	\$1.23	\$2.25	\$0.30	\$1.50
35 – 39	\$1.94	\$4.51	\$1.64	\$3.01	\$0.30	\$1.50
40 - 44	\$2.79	\$5.90	\$2.49	\$4.40	\$0.30	\$1.50
45 – 49	\$3.87	\$8.30	\$3.57	\$6.80	\$0.30	\$1.50
50 - 54	\$5.85	\$12.18	\$5.55	\$10.68	\$0.30	\$1.50
55 - 59	\$9.09	\$18.92	\$8.79	\$17.42	\$0.30	\$1.50
60 - 64	\$13.86	\$29.15	\$13.56	\$27.65	\$0.30	\$1.50
65 +	\$21.42	\$53.04	\$21.12	\$51.54	\$0.30	\$1.50

Short Term Disability Premiums	Monthly rate per \$100 of Benefit	
Employee Paid	Year 2019	Year 2020
< 55	\$0.390	\$0.296
55 - 59	\$0.420	\$0.319
60 - 64	\$0.530	\$0.402
65 - 69	\$0.620	\$0.470
70 +	\$0.680	\$0.516