

2021 Personal Plans Monthly Rates

Employee and Spouse Term Life¹

Monthly rates per \$1,000 coverage

AGE	RATE
19 & under	\$.02
20–24	\$.03
25–29	\$.04
30–34	\$.05
35–39	\$.08
40–44	\$.12
45–49	\$.20
50–54	\$.35
55–59	\$.53
60–64	\$.83
65–69	\$ 1.46
70–74	\$ 2.51
75–79	\$ 4.26
80–84	\$ 7.05
85+	\$ 10.74

Child Term Life¹

The monthly rate for \$10,000 of child life coverage is 75 cents total, regardless of the number of children covered.

AGE	RATE
To age 26	\$.75

Long-term Disability¹

Monthly rates per \$100 of monthly salary amount

AGE	ECONOMY LONG TERM DISABILITY PLAN	CHOICE LONG TERM DISABILITY PLAN	PREMIER LONG TERM DISABILITY PLAN
34 & under	\$.25	\$.30	\$.32
35–39	\$.32	\$.38	\$.40
40–44	\$.41	\$.50	\$.51
45–49	\$.54	\$.64	\$.68
50–54	\$.64	\$.77	\$.80
55–59	\$.72	\$.85	\$.90
60+	\$.50	\$.58	\$.60

Short-term Disability¹

Monthly rates

ECONOMY	CHOICE	PREMIER
\$ 15.55	\$ 11.29	\$ 11.29

¹Term Life and accident plans are not available to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

Accidental Death and Dismemberment (AD&D)¹

Employee only

AGE	RATE
All ages	2.5¢ per \$ 1,000 coverage

Employee and Spouse Supplemental AD&D¹

AGE	RATE
All ages	2.5¢ per \$ 1,000 coverage

Dental Plans

Monthly rates

PREMIER DENTAL CARE PLAN ²	RATE
Employee Only	\$ 39.12
Employee + Spouse	\$ 78.23
Employee + Child(ren)	\$ 97.79
Employee + Family	\$ 136.91

CHOICE DENTAL CARE PLAN ²	RATE
Employee Only	\$ 28.91
Employee + Spouse	\$ 57.82
Employee + Child(ren)	\$ 72.28
Employee + Family	\$ 101.19

²Available in all states.

CIGNA DENTAL CARE [®] DHMO PLAN ³	RATE
Employee Only	\$ 21.04
Employee + Spouse	\$ 35.61
Employee + Child(ren)	\$ 49.72
Employee + Family	\$ 58.46

³Cigna Dental Care DHMO Plan available only in AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MN, MS, MO, NC, NE, NJ, NV, NY, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI.

