

The Standard
Basic Life Insurance Plans and Rates
2025-26 Plan Year

Rates are monthly unless otherwise noted

Basic Life Plans and Rates		
Plan Design	Benefit Level	Monthly Rate Per Each \$1,000 of Benefit
Plan 1	\$5,000.00	\$0.088
Plan 2	\$7,500.00	\$0.088
Plan 3	\$10,000.00	\$0.088
Plan 4	\$15,000.00	\$0.088
Plan 5	\$20,000.00	\$0.088
Plan 6	\$25,000.00	\$0.088
Plan 7	\$30,000.00	\$0.088
Plan 8	\$35,000.00	\$0.088
Plan 9	\$40,000.00	\$0.088
Plan 10	\$50,000.00	\$0.088
Plan 11	\$100,000.00	\$0.088
Plan 12	\$110,000.00	\$0.088
Plan 13	\$200,000.00	\$0.088
Plan 14	\$300,000.00	\$0.088
Plan 15	1 Times Annual Pay, Maximum \$300,000	\$0.093
Plan 16	2 Times Annual Pay, Maximum \$300,000	\$0.093
Plan 17	3 Times Annual Pay, Maximum \$500,000	\$0.119
Plan 18	\$150,000.00	\$0.088

Basic Dependent Life Plans and Rates
\$2,000 or \$5,000 Maximum Benefit

Monthly Rate for \$2,000 Benefit	\$0.500
Monthly Rate for \$5,000 Benefit	\$1.250

Optional Employee Life Plans and Rates
\$10,000 - \$500,000 Maximum Benefit

Age as of Each October 1st	Monthly Rate Per Each \$10,000 of Benefit	
	If employee HAS NOT used tobacco in the past 12 months	If employee HAS used tobacco in the past 12 months
Under 25	\$0.150	\$0.230
25 – 29	\$0.170	\$0.270
30 – 34	\$0.190	\$0.360
35 – 39	\$0.270	\$0.410
40 – 44	\$0.380	\$0.550
45 – 49	\$0.580	\$0.810
50 – 54	\$0.880	\$1.240
55 – 59	\$1.650	\$2.270
60 – 64	\$2.520	\$3.460
65 – 69	\$4.860	\$6.510
70 – 74	\$5.660	\$9.270
75+	\$7.880	\$10.100

Optional Spouse Life Plans and Rates
\$10,000 - \$500,000 Maximum Benefit

Age as of Each October 1st	Monthly Rate Per Each \$10,000 of Benefit	
	If employee HAS NOT used tobacco in the past 12 months	If employee HAS used tobacco in the past 12 months
Under 25	\$0.380	\$0.540
25 – 29	\$0.450	\$0.640
30 – 34	\$0.600	\$0.860
35 – 39	\$0.680	\$0.980
40 – 44	\$0.800	\$1.190
45 – 49	\$1.200	\$1.820
50 – 54	\$1.840	\$2.670
55 – 59	\$3.400	\$4.700
60 – 64	\$5.140	\$7.040
65 – 69	\$9.820	\$13.170
70 – 74	\$11.770	\$16.480
75+	\$16.480	\$34.830

Optional Child Life Plan and Rate
\$2,000 - \$10,000 Maximum Benefit

Monthly Rate for Each \$2,000 of Benefit	\$0.100
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