

Life and Accident Death & Dismemberment (AD&D) and Long Term Disability (LTD) Rate Sheet



EMPLOYER PAID LIFE/AD&D							
Rate per \$1,000 of benefit:		\$.16					
Volume:		Employers may offer anywhere from \$10,000 to \$150,000 increments					
VOLUNTARY LIFE/AD&D (EMPLOYEE PAID)							
Rate per \$10,000 (includes \$.20 AD&D rate)						Spouse and Dependent Child Life Rate	
Age	Rate	Age	Rate	Age	Rate	Spouse	Rate
<25	\$1.10	45-49	\$3.60	70-74	\$29.70	All Ages	\$1.50
25-29	\$1.10	50-54	\$5.30	75-79	\$40.40	Child(ren)	Rate
30-34	\$1.20	55-59	\$8.70	80+	\$76.70	All Ages	\$1.50
35-39	\$1.50	60-64	\$9.90				
40-44	\$2.20	65-69	\$18.20				
RETIREE LIFE/AD&D (RETIREE PAID)							
Retiree life rate per \$10,000				Retiree AD&D rate per \$10,000			
Age	Rate	Age	Rate	Age	Rate		
<55	\$6.45	70-74	\$37.80	All Ages	\$.40		
55-59	\$10.65	75-79	\$52.20				
60-64	\$12.15	80-84	\$76.50				
65-69	\$22.25	85+	\$116.25				
EMPLOYER PAID BUY-UP LTD							
Rate per Employee Per Month:		\$4.05					
Coverage Amount:		60% to \$6,000, 90-day waiting period					

The life/AD&D and LTD plans available through MUST are underwritten by Unum Life Insurance Company of America.

Effective as of 07/01/2018