

Voluntary product costs.

Prepared for the employees of Corvallis School District.

How to use this cost sheet: review the table below; select your age and your desired coverage amount.

Voluntary Term Life Insurance.

Employee Coverage Amounts

Term life can help protect your loved ones' financial health if you are no longer there to support them. Employee guarantee issue amount is \$130,000. You may purchase up to this amount without having to provide proof of good health.

Coverage amounts	Monthly Rates per elected amount													
	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$5,000	\$0.32	\$0.32	\$0.30	\$0.34	\$0.46	\$0.67	\$1.04	\$1.65	\$2.58	\$3.62	\$5.86	\$11.62	\$23.93	\$23.93
\$10,000	\$0.63	\$0.63	\$0.59	\$0.68	\$0.91	\$1.34	\$2.07	\$3.29	\$5.16	\$7.23	\$11.71	\$23.24	\$47.85	\$47.85
\$15,000	\$0.95	\$0.95	\$0.89	\$1.02	\$1.37	\$2.01	\$3.11	\$4.94	\$7.74	\$10.85	\$17.57	\$34.86	\$71.78	\$71.78
\$20,000	\$1.26	\$1.26	\$1.18	\$1.36	\$1.82	\$2.68	\$4.14	\$6.58	\$10.32	\$14.46	\$23.42	\$46.48	\$95.70	\$95.70
\$25,000	\$1.58	\$1.58	\$1.48	\$1.70	\$2.28	\$3.35	\$5.18	\$8.23	\$12.90	\$18.08	\$29.28	\$58.10	\$119.63	\$119.63
\$30,000	\$1.89	\$1.89	\$1.77	\$2.04	\$2.73	\$4.02	\$6.21	\$9.87	\$15.48	\$21.69	\$35.13	\$69.72	\$143.55	\$143.55
\$35,000	\$2.21	\$2.21	\$2.07	\$2.38	\$3.19	\$4.69	\$7.25	\$11.52	\$18.06	\$25.31	\$40.99	\$81.34	\$167.48	\$167.48
\$40,000	\$2.52	\$2.52	\$2.36	\$2.72	\$3.64	\$5.36	\$8.28	\$13.16	\$20.64	\$28.92	\$46.84	\$92.96	\$191.40	\$191.40
\$45,000	\$2.84	\$2.84	\$2.66	\$3.06	\$4.10	\$6.03	\$9.32	\$14.81	\$23.22	\$32.54	\$52.70	\$104.58	\$215.33	\$215.33
\$50,000	\$3.15	\$3.15	\$2.95	\$3.40	\$4.55	\$6.70	\$10.35	\$16.45	\$25.80	\$36.15	\$58.55	\$116.20	\$239.25	\$239.25
\$55,000	\$3.47	\$3.47	\$3.25	\$3.74	\$5.01	\$7.37	\$11.39	\$18.10	\$28.38	\$39.77	\$64.41	\$127.82	\$263.18	\$263.18
\$60,000	\$3.78	\$3.78	\$3.54	\$4.08	\$5.46	\$8.04	\$12.42	\$19.74	\$30.96	\$43.38	\$70.26	\$139.44	\$287.10	\$287.10
\$65,000	\$4.10	\$4.10	\$3.84	\$4.42	\$5.92	\$8.71	\$13.46	\$21.39	\$33.54	\$47.00	\$76.12	\$151.06	\$311.03	\$311.03
\$70,000	\$4.41	\$4.41	\$4.13	\$4.76	\$6.37	\$9.38	\$14.49	\$23.03	\$36.12	\$50.61	\$81.97	\$162.68	\$334.95	\$334.95
\$75,000	\$4.73	\$4.73	\$4.43	\$5.10	\$6.83	\$10.05	\$15.53	\$24.68	\$38.70	\$54.23	\$87.83	\$174.30	\$358.88	\$358.88
\$80,000	\$5.04	\$5.04	\$4.72	\$5.44	\$7.28	\$10.72	\$16.56	\$26.32	\$41.28	\$57.84	\$93.68	\$185.92	\$382.80	\$382.80
\$85,000	\$5.36	\$5.36	\$5.02	\$5.78	\$7.74	\$11.39	\$17.60	\$27.97	\$43.86	\$61.46	\$99.54	\$197.54	\$406.73	\$406.73
\$110,000	\$6.93	\$6.93	\$6.49	\$7.48	\$10.01	\$14.74	\$22.77	\$36.19	\$56.76	\$79.53	\$128.81	\$255.64	\$526.35	\$526.35
\$130,000	\$8.19	\$8.19	\$7.67	\$8.84	\$11.83	\$17.42	\$26.91	\$42.77	\$67.08	\$93.99	\$152.23	\$302.12	\$622.05	\$622.05
\$160,000	\$10.08	\$10.08	\$9.44	\$10.88	\$14.56	\$21.44	\$33.12	\$52.64	\$82.56	\$115.68	\$187.36	\$371.84	\$765.60	\$765.60
\$185,000	\$11.66	\$11.66	\$10.92	\$12.58	\$16.84	\$24.79	\$38.30	\$60.87	\$95.46	\$133.76	\$216.64	\$429.94	\$885.23	\$885.23
\$210,000	\$13.23	\$13.23	\$12.39	\$14.28	\$19.11	\$28.14	\$43.47	\$69.09	\$108.36	\$151.83	\$245.91	\$488.04	\$1,004.85	\$1,004.85
\$235,000	\$14.81	\$14.81	\$13.87	\$15.98	\$21.39	\$31.49	\$48.65	\$77.32	\$121.26	\$169.91	\$275.19	\$546.14	\$1,124.48	\$1,124.48
\$260,000	\$16.38	\$16.38	\$15.34	\$17.68	\$23.66	\$34.84	\$53.82	\$85.54	\$134.16	\$187.98	\$304.46	\$604.24	\$1,244.10	\$1,244.10
\$300,000	\$18.90	\$18.90	\$17.70	\$20.40	\$27.30	\$40.20	\$62.10	\$98.70	\$154.80	\$216.90	\$351.30	\$697.20	\$1,435.50	\$1,435.50

Shaded costs above indicate your benefits will reduce at age 70. See your benefit summary for details.

Spouse Coverage Amounts

Spouse guarantee issue amount is \$25,000. You may purchase up to this amount without having to provide proof of good health.

Monthly Rates per elected amount														
Coverage amounts	Rates are calculated using the Employee Age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$5,000	\$0.32	\$0.32	\$0.30	\$0.34	\$0.46	\$0.67	\$1.04	\$1.65	\$2.58	\$3.62	\$5.86	\$11.62	\$23.93	\$23.93
\$10,000	\$0.63	\$0.63	\$0.59	\$0.68	\$0.91	\$1.34	\$2.07	\$3.29	\$5.16	\$7.23	\$11.71	\$23.24	\$47.85	\$47.85
\$15,000	\$0.95	\$0.95	\$0.89	\$1.02	\$1.37	\$2.01	\$3.11	\$4.94	\$7.74	\$10.85	\$17.57	\$34.86	\$71.78	\$71.78
\$20,000	\$1.26	\$1.26	\$1.18	\$1.36	\$1.82	\$2.68	\$4.14	\$6.58	\$10.32	\$14.46	\$23.42	\$46.48	\$95.70	\$95.70
\$25,000	\$1.58	\$1.58	\$1.48	\$1.70	\$2.28	\$3.35	\$5.18	\$8.23	\$12.90	\$18.08	\$29.28	\$58.10	\$119.63	\$119.63
\$30,000	\$1.89	\$1.89	\$1.77	\$2.04	\$2.73	\$4.02	\$6.21	\$9.87	\$15.48	\$21.69	\$35.13	\$69.72	\$143.55	\$143.55
\$35,000	\$2.21	\$2.21	\$2.07	\$2.38	\$3.19	\$4.69	\$7.25	\$11.52	\$18.06	\$25.31	\$40.99	\$81.34	\$167.48	\$167.48
\$40,000	\$2.52	\$2.52	\$2.36	\$2.72	\$3.64	\$5.36	\$8.28	\$13.16	\$20.64	\$28.92	\$46.84	\$92.96	\$191.40	\$191.40
\$45,000	\$2.84	\$2.84	\$2.66	\$3.06	\$4.10	\$6.03	\$9.32	\$14.81	\$23.22	\$32.54	\$52.70	\$104.58	\$215.33	\$215.33
\$50,000	\$3.15	\$3.15	\$2.95	\$3.40	\$4.55	\$6.70	\$10.35	\$16.45	\$25.80	\$36.15	\$58.55	\$116.20	\$239.25	\$239.25
\$55,000	\$3.47	\$3.47	\$3.25	\$3.74	\$5.01	\$7.37	\$11.39	\$18.10	\$28.38	\$39.77	\$64.41	\$127.82	\$263.18	\$263.18
\$60,000	\$3.78	\$3.78	\$3.54	\$4.08	\$5.46	\$8.04	\$12.42	\$19.74	\$30.96	\$43.38	\$70.26	\$139.44	\$287.10	\$287.10
\$65,000	\$4.10	\$4.10	\$3.84	\$4.42	\$5.92	\$8.71	\$13.46	\$21.39	\$33.54	\$47.00	\$76.12	\$151.06	\$311.03	\$311.03
\$70,000	\$4.41	\$4.41	\$4.13	\$4.76	\$6.37	\$9.38	\$14.49	\$23.03	\$36.12	\$50.61	\$81.97	\$162.68	\$334.95	\$334.95
\$75,000	\$4.73	\$4.73	\$4.43	\$5.10	\$6.83	\$10.05	\$15.53	\$24.68	\$38.70	\$54.23	\$87.83	\$174.30	\$358.88	\$358.88
\$80,000	\$5.04	\$5.04	\$4.72	\$5.44	\$7.28	\$10.72	\$16.56	\$26.32	\$41.28	\$57.84	\$93.68	\$185.92	\$382.80	\$382.80
\$85,000	\$5.36	\$5.36	\$5.02	\$5.78	\$7.74	\$11.39	\$17.60	\$27.97	\$43.86	\$61.46	\$99.54	\$197.54	\$406.73	\$406.73
\$110,000	\$6.93	\$6.93	\$6.49	\$7.48	\$10.01	\$14.74	\$22.77	\$36.19	\$56.76	\$79.53	\$128.81	\$255.64	\$526.35	\$526.35
\$135,000	\$8.51	\$8.51	\$7.97	\$9.18	\$12.29	\$18.09	\$27.95	\$44.42	\$69.66	\$97.61	\$158.09	\$313.74	\$645.98	\$645.98
\$160,000	\$10.08	\$10.08	\$9.44	\$10.88	\$14.56	\$21.44	\$33.12	\$52.64	\$82.56	\$115.68	\$187.36	\$371.84	\$765.60	\$765.60
\$185,000	\$11.66	\$11.66	\$10.92	\$12.58	\$16.84	\$24.79	\$38.30	\$60.87	\$95.46	\$133.76	\$216.64	\$429.94	\$885.23	\$885.23
\$210,000	\$13.23	\$13.23	\$12.39	\$14.28	\$19.11	\$28.14	\$43.47	\$69.09	\$108.36	\$151.83	\$245.91	\$488.04	\$1,004.85	\$1,004.85
\$235,000	\$14.81	\$14.81	\$13.87	\$15.98	\$21.39	\$31.49	\$48.65	\$77.32	\$121.26	\$169.91	\$275.19	\$546.14	\$1,124.48	\$1,124.48
\$260,000	\$16.38	\$16.38	\$15.34	\$17.68	\$23.66	\$34.84	\$53.82	\$85.54	\$134.16	\$187.98	\$304.46	\$604.24	\$1,244.10	\$1,244.10
\$300,000	\$18.90	\$18.90	\$17.70	\$20.40	\$27.30	\$40.20	\$62.10	\$98.70	\$154.80	\$216.90	\$351.30	\$697.20	\$1,435.50	\$1,435.50

Shaded costs above indicate your benefits will reduce at age 70. See your benefit summary for details.

Child Coverage Amounts

All amounts of child coverage are guarantee issue without providing proof of good health.

Monthly rates per elected amount for Dependent Child Benefit				
\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.20	\$0.39	\$0.59	\$0.78	\$0.98

Voluntary Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance pays benefits if you die or are seriously injured as a result of a covered accident.

Monthly Rates per elected amount					
Employee		Spouse		Child	
\$5,000	\$0.09	\$5,000	\$0.09	\$2,000	\$0.02
\$10,000	\$0.18	\$10,000	\$0.18	\$4,000	\$0.04
\$15,000	\$0.27	\$15,000	\$0.27	\$6,000	\$0.06
\$20,000	\$0.36	\$20,000	\$0.36	\$8,000	\$0.08
\$25,000	\$0.45	\$25,000	\$0.45	\$10,000	\$0.10
\$30,000	\$0.54	\$30,000	\$0.54		
\$35,000	\$0.63	\$35,000	\$0.63		
\$40,000	\$0.72	\$40,000	\$0.72		
\$45,000	\$0.81	\$45,000	\$0.81		
\$50,000	\$0.90	\$50,000	\$0.90		
\$55,000	\$0.99	\$55,000	\$0.99		
\$60,000	\$1.08	\$60,000	\$1.08		
\$65,000	\$1.17	\$65,000	\$1.17		

Monthly Rates per elected amount					
Employee		Spouse		Child	
\$70,000	\$1.26	\$70,000	\$1.26		
\$75,000	\$1.35	\$75,000	\$1.35		
\$80,000	\$1.44	\$80,000	\$1.44		
\$85,000	\$1.53	\$85,000	\$1.53		
\$110,000	\$1.98	\$110,000	\$1.98		
\$135,000	\$2.43	\$135,000	\$2.43		
\$160,000	\$2.88	\$160,000	\$2.88		
\$185,000	\$3.33	\$185,000	\$3.33		
\$210,000	\$3.78	\$210,000	\$3.78		
\$235,000	\$4.23	\$235,000	\$4.23		
\$260,000	\$4.68	\$260,000	\$4.68		
\$300,000	\$5.40	\$300,000	\$5.40		

Voluntary Short Term Disability (STD) Insurance

Short-term disability coverage pays benefits when you're disabled due to a covered injury or illness and are unable to work.

Your STD plan covers 60% of weekly covered benefit to a maximum benefit of \$1,800 per week.

Monthly Rates per elected amount															
Sample annual salary	Gross weekly benefit	Employee Age													
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$20,000	\$230.77	\$1.85	\$1.85	\$4.38	\$6.00	\$3.92	\$2.31	\$2.08	\$2.31	\$3.00	\$3.92	\$4.62	\$4.62	\$4.62	\$4.62
\$27,000	\$311.54	\$2.49	\$2.49	\$5.92	\$8.10	\$5.30	\$3.12	\$2.80	\$3.12	\$4.05	\$5.30	\$6.23	\$6.23	\$6.23	\$6.23
\$34,000	\$392.31	\$3.14	\$3.14	\$7.45	\$10.20	\$6.67	\$3.92	\$3.53	\$3.92	\$5.10	\$6.67	\$7.85	\$7.85	\$7.85	\$7.85
\$41,000	\$473.08	\$3.78	\$3.78	\$8.99	\$12.30	\$8.04	\$4.73	\$4.26	\$4.73	\$6.15	\$8.04	\$9.46	\$9.46	\$9.46	\$9.46
\$48,000	\$553.85	\$4.43	\$4.43	\$10.52	\$14.40	\$9.42	\$5.54	\$4.98	\$5.54	\$7.20	\$9.42	\$11.08	\$11.08	\$11.08	\$11.08
\$55,000	\$634.62	\$5.08	\$5.08	\$12.06	\$16.50	\$10.79	\$6.35	\$5.71	\$6.35	\$8.25	\$10.79	\$12.69	\$12.69	\$12.69	\$12.69
\$62,000	\$715.38	\$5.72	\$5.72	\$13.59	\$18.60	\$12.16	\$7.15	\$6.44	\$7.15	\$9.30	\$12.16	\$14.31	\$14.31	\$14.31	\$14.31
\$69,000	\$796.15	\$6.37	\$6.37	\$15.13	\$20.70	\$13.53	\$7.96	\$7.17	\$7.96	\$10.35	\$13.53	\$15.92	\$15.92	\$15.92	\$15.92
\$76,000	\$876.92	\$7.02	\$7.02	\$16.66	\$22.80	\$14.91	\$8.77	\$7.89	\$8.77	\$11.40	\$14.91	\$17.54	\$17.54	\$17.54	\$17.54
\$83,000	\$957.69	\$7.66	\$7.66	\$18.20	\$24.90	\$16.28	\$9.58	\$8.62	\$9.58	\$12.45	\$16.28	\$19.15	\$19.15	\$19.15	\$19.15
\$90,000	\$1,038.46	\$8.31	\$8.31	\$19.73	\$27.00	\$17.65	\$10.38	\$9.35	\$10.38	\$13.50	\$17.65	\$20.77	\$20.77	\$20.77	\$20.77
\$97,000	\$1,119.23	\$8.95	\$8.95	\$21.27	\$29.10	\$19.03	\$11.19	\$10.07	\$11.19	\$14.55	\$19.03	\$22.38	\$22.38	\$22.38	\$22.38
\$104,000	\$1,200.00	\$9.60	\$9.60	\$22.80	\$31.20	\$20.40	\$12.00	\$10.80	\$12.00	\$15.60	\$20.40	\$24.00	\$24.00	\$24.00	\$24.00
\$111,000	\$1,280.77	\$10.25	\$10.25	\$24.33	\$33.30	\$21.77	\$12.81	\$11.53	\$12.81	\$16.65	\$21.77	\$25.62	\$25.62	\$25.62	\$25.62
\$118,000	\$1,361.54	\$10.89	\$10.89	\$25.87	\$35.40	\$23.15	\$13.62	\$12.25	\$13.62	\$17.70	\$23.15	\$27.23	\$27.23	\$27.23	\$27.23
\$125,000	\$1,442.31	\$11.54	\$11.54	\$27.40	\$37.50	\$24.52	\$14.42	\$12.98	\$14.42	\$18.75	\$24.52	\$28.85	\$28.85	\$28.85	\$28.85
\$132,000	\$1,523.08	\$12.18	\$12.18	\$28.94	\$39.60	\$25.89	\$15.23	\$13.71	\$15.23	\$19.80	\$25.89	\$30.46	\$30.46	\$30.46	\$30.46
\$139,000	\$1,603.85	\$12.83	\$12.83	\$30.47	\$41.70	\$27.27	\$16.04	\$14.43	\$16.04	\$20.85	\$27.27	\$32.08	\$32.08	\$32.08	\$32.08
\$146,000	\$1,684.62	\$13.48	\$13.48	\$32.01	\$43.80	\$28.64	\$16.85	\$15.16	\$16.85	\$21.90	\$28.64	\$33.69	\$33.69	\$33.69	\$33.69
\$153,000	\$1,765.38	\$14.12	\$14.12	\$33.54	\$45.90	\$30.01	\$17.65	\$15.89	\$17.65	\$22.95	\$30.01	\$35.31	\$35.31	\$35.31	\$35.31
\$160,000	\$1,800.00	\$14.40	\$14.40	\$34.20	\$46.80	\$30.60	\$18.00	\$16.20	\$18.00	\$23.40	\$30.60	\$36.00	\$36.00	\$36.00	\$36.00
\$167,000	\$1,800.00	\$14.40	\$14.40	\$34.20	\$46.80	\$30.60	\$18.00	\$16.20	\$18.00	\$23.40	\$30.60	\$36.00	\$36.00	\$36.00	\$36.00
\$174,000	\$1,800.00	\$14.40	\$14.40	\$34.20	\$46.80	\$30.60	\$18.00	\$16.20	\$18.00	\$23.40	\$30.60	\$36.00	\$36.00	\$36.00	\$36.00
\$181,000	\$1,800.00	\$14.40	\$14.40	\$34.20	\$46.80	\$30.60	\$18.00	\$16.20	\$18.00	\$23.40	\$30.60	\$36.00	\$36.00	\$36.00	\$36.00
\$200,000	\$1,800.00	\$14.40	\$14.40	\$34.20	\$46.80	\$30.60	\$18.00	\$16.20	\$18.00	\$23.40	\$30.60	\$36.00	\$36.00	\$36.00	\$36.00

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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911126 b 0721 SMRU 1909819 Exp. Date 09.17.2023