

City of Lewiston Supplemental Life Insurance Premium Table

Scheduled Benefit: Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the Table below.

For employees age 65 and older: Benefit amounts are reduced according to the age-based reduction chart shown in the Supplemental Life brochure.
Employee/Spouse Premiums:

To find your premium and your spouse's premium:

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 65 and older: see above comment).
- Spouse premium: Repeat the steps above for your spouse at your age at your last birthday.
- Employee and spouse rates change as insured moves from one age bracket to the next.

Employee Bi-Weekly Premium

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69
\$10,000	\$0.34	\$0.42	\$0.58	\$0.60	\$0.88	\$1.41	\$2.52	\$3.81	\$4.41	\$7.82
\$20,000	\$0.68	\$0.83	\$1.15	\$1.20	\$1.75	\$2.82	\$5.03	\$7.62	\$8.82	\$15.65
\$30,000	\$1.02	\$1.25	\$1.73	\$1.80	\$2.63	\$4.22	\$7.55	\$11.42	\$13.22	\$23.47
\$40,000	\$1.37	\$1.66	\$2.31	\$2.40	\$3.51	\$5.63	\$10.06	\$15.23	\$17.63	\$31.29
\$50,000	\$1.71	\$2.08	\$2.88	\$3.00	\$4.38	\$7.04	\$12.58	\$19.04	\$22.04	\$39.12
\$60,000	\$2.05	\$2.49	\$3.46	\$3.60	\$5.26	\$8.45	\$15.09	\$22.85	\$26.45	\$46.94
\$70,000	\$2.39	\$2.91	\$4.04	\$4.20	\$6.14	\$9.85	\$17.61	\$26.65	\$30.85	\$54.76
\$80,000	\$2.73	\$3.32	\$4.62	\$4.80	\$7.02	\$11.26	\$20.12	\$30.46	\$35.26	\$62.58
\$90,000	\$3.07	\$3.74	\$5.19	\$5.40	\$7.89	\$12.67	\$22.64	\$34.27	\$39.67	\$70.41
\$100,000	\$3.42	\$4.15	\$5.77	\$6.00	\$8.77	\$14.08	\$25.15	\$38.08	\$44.08	\$78.23
\$110,000	\$3.76	\$4.57	\$6.35	\$6.60	\$9.65	\$15.48	\$27.67	\$41.88	\$48.48	\$86.05
\$120,000	\$4.10	\$4.98	\$6.92	\$7.20	\$10.52	\$16.89	\$30.18	\$45.69	\$52.89	\$93.88
\$130,000	\$4.44	\$5.40	\$7.50	\$7.80	\$11.40	\$18.30	\$32.70	\$49.50	\$57.30	\$101.70
\$140,000	\$4.78	\$5.82	\$8.08	\$8.40	\$12.28	\$19.71	\$35.22	\$53.31	\$61.71	\$109.52
\$150,000	\$5.12	\$6.23	\$8.65	\$9.00	\$13.15	\$21.12	\$37.73	\$57.12	\$66.12	\$117.35
\$160,000	\$5.46	\$6.65	\$9.23	\$9.60	\$14.03	\$22.52	\$40.25	\$60.92	\$70.52	\$125.17
\$170,000	\$5.81	\$7.06	\$9.81	\$10.20	\$14.91	\$23.93	\$42.76	\$64.73	\$74.93	\$132.99
\$180,000	\$6.15	\$7.48	\$10.38	\$10.80	\$15.78	\$25.34	\$45.28	\$68.54	\$79.34	\$140.82
\$190,000	\$6.49	\$7.89	\$10.96	\$11.40	\$16.66	\$26.75	\$47.79	\$72.35	\$83.75	\$148.64
\$200,000	\$6.83	\$8.31	\$11.54	\$12.00	\$17.54	\$28.15	\$50.31	\$76.15	\$88.15	\$156.46
\$210,000	\$7.17	\$8.72	\$12.12	\$12.60	\$18.42	\$29.56	\$52.82	\$79.96	\$92.56	\$164.28
\$220,000	\$7.51	\$9.14	\$12.69	\$13.20	\$19.29	\$30.97	\$55.34	\$83.77	\$96.97	\$172.11
\$230,000	\$7.86	\$9.55	\$13.27	\$13.80	\$20.17	\$32.38	\$57.85	\$87.58	\$101.38	\$179.93
\$240,000	\$8.20	\$9.97	\$13.85	\$14.40	\$21.05	\$33.78	\$60.37	\$91.38	\$105.78	\$187.75
\$250,000	\$8.54	\$10.38	\$14.42	\$15.00	\$21.92	\$35.19	\$62.88	\$95.19	\$110.19	\$195.58
\$260,000	\$8.88	\$10.80	\$15.00	\$15.60	\$22.80	\$36.60	\$65.40	\$99.00	\$114.60	\$203.40
\$270,000	\$9.22	\$11.22	\$15.58	\$16.20	\$23.68	\$38.01	\$67.92	\$102.81	\$119.01	\$211.22
\$280,000	\$9.56	\$11.63	\$16.15	\$16.80	\$24.55	\$39.42	\$70.43	\$106.62	\$123.42	\$219.05
\$290,000	\$9.90	\$12.05	\$16.73	\$17.40	\$25.43	\$40.82	\$72.95	\$110.42	\$127.82	\$226.87
\$300,000	\$10.25	\$12.46	\$17.31	\$18.00	\$26.31	\$42.23	\$75.46	\$114.23	\$132.23	\$234.69
\$310,000	\$10.59	\$12.88	\$17.88	\$18.60	\$27.18	\$43.64	\$77.98	\$118.04	\$136.64	\$242.52
\$320,000	\$10.93	\$13.29	\$18.46	\$19.20	\$28.06	\$45.05	\$80.49	\$121.85	\$141.05	\$250.34
\$330,000	\$11.27	\$13.71	\$19.04	\$19.80	\$28.94	\$46.45	\$83.01	\$125.65	\$145.45	\$258.16
\$340,000	\$11.61	\$14.12	\$19.62	\$20.40	\$29.82	\$47.86	\$85.52	\$129.46	\$149.86	\$265.98
\$350,000	\$11.95	\$14.54	\$20.19	\$21.00	\$30.69	\$49.27	\$88.04	\$133.27	\$154.27	\$273.81
\$360,000	\$12.30	\$14.95	\$20.77	\$21.60	\$31.57	\$50.68	\$90.55	\$137.08	\$158.68	\$281.63
\$370,000	\$12.64	\$15.37	\$21.35	\$22.20	\$32.45	\$52.08	\$93.07	\$140.88	\$163.08	\$289.45
\$380,000	\$12.98	\$15.78	\$21.92	\$22.80	\$33.32	\$53.49	\$95.58	\$144.69	\$167.49	\$297.28
\$390,000	\$13.32	\$16.20	\$22.50	\$23.40	\$34.20	\$54.90	\$98.10	\$148.50	\$171.90	\$305.10
\$400,000	\$13.66	\$16.62	\$23.08	\$24.00	\$35.08	\$56.31	\$100.62	\$152.31	\$176.31	\$312.92

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69
\$410,000	\$14.00	\$17.03	\$23.65	\$24.60	\$35.95	\$57.72	\$103.13	\$156.12	\$180.72	\$320.75
\$420,000	\$14.34	\$17.45	\$24.23	\$25.20	\$36.83	\$59.12	\$105.65	\$159.92	\$185.12	\$328.57
\$430,000	\$14.69	\$17.86	\$24.81	\$25.80	\$37.71	\$60.53	\$108.16	\$163.73	\$189.53	\$336.39
\$440,000	\$15.03	\$18.28	\$25.38	\$26.40	\$38.58	\$61.94	\$110.68	\$167.54	\$193.94	\$344.22
\$450,000	\$15.37	\$18.69	\$25.96	\$27.00	\$39.46	\$63.35	\$113.19	\$171.35	\$198.35	\$352.04
\$460,000	\$15.71	\$19.11	\$26.54	\$27.60	\$40.34	\$64.75	\$115.71	\$175.15	\$202.75	\$359.86
\$470,000	\$16.05	\$19.52	\$27.12	\$28.20	\$41.22	\$66.16	\$118.22	\$178.96	\$207.16	\$367.68
\$480,000	\$16.39	\$19.94	\$27.69	\$28.80	\$42.09	\$67.57	\$120.74	\$182.77	\$211.57	\$375.51
\$490,000	\$16.74	\$20.35	\$28.27	\$29.40	\$42.97	\$68.98	\$123.25	\$186.58	\$215.98	\$383.33
\$500,000	\$17.08	\$20.77	\$28.85	\$30.00	\$43.85	\$70.38	\$125.77	\$190.38	\$220.38	\$391.15

Spouse Bi-Weekly Premium (Use Employee Age)

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69
\$5,000	\$0.17	\$0.21	\$0.29	\$0.30	\$0.44	\$0.70	\$1.26	\$1.90	\$2.20	\$3.91
\$10,000	\$0.34	\$0.42	\$0.58	\$0.60	\$0.88	\$1.41	\$2.52	\$3.81	\$4.41	\$7.82
\$15,000	\$0.51	\$0.62	\$0.87	\$0.90	\$1.32	\$2.11	\$3.77	\$5.71	\$6.61	\$11.73
\$20,000	\$0.68	\$0.83	\$1.15	\$1.20	\$1.75	\$2.82	\$5.03	\$7.62	\$8.82	\$15.65
\$25,000	\$0.85	\$1.04	\$1.44	\$1.50	\$2.19	\$3.52	\$6.29	\$9.52	\$11.02	\$19.56
\$30,000	\$1.02	\$1.25	\$1.73	\$1.80	\$2.63	\$4.22	\$7.55	\$11.42	\$13.22	\$23.47
\$35,000	\$1.20	\$1.45	\$2.02	\$2.10	\$3.07	\$4.93	\$8.80	\$13.33	\$15.43	\$27.38
\$40,000	\$1.37	\$1.66	\$2.31	\$2.40	\$3.51	\$5.63	\$10.06	\$15.23	\$17.63	\$31.29
\$45,000	\$1.54	\$1.87	\$2.60	\$2.70	\$3.95	\$6.33	\$11.32	\$17.13	\$19.83	\$35.20
\$50,000	\$1.71	\$2.08	\$2.88	\$3.00	\$4.38	\$7.04	\$12.58	\$19.04	\$22.04	\$39.12
\$55,000	\$1.88	\$2.28	\$3.17	\$3.30	\$4.82	\$7.74	\$13.83	\$20.94	\$24.24	\$43.03
\$60,000	\$2.05	\$2.49	\$3.46	\$3.60	\$5.26	\$8.45	\$15.09	\$22.85	\$26.45	\$46.94
\$65,000	\$2.22	\$2.70	\$3.75	\$3.90	\$5.70	\$9.15	\$16.35	\$24.75	\$28.65	\$50.85
\$70,000	\$2.39	\$2.91	\$4.04	\$4.20	\$6.14	\$9.85	\$17.61	\$26.65	\$30.85	\$54.76
\$75,000	\$2.56	\$3.12	\$4.33	\$4.50	\$6.58	\$10.56	\$18.87	\$28.56	\$33.06	\$58.67
\$80,000	\$2.73	\$3.32	\$4.62	\$4.80	\$7.02	\$11.26	\$20.12	\$30.46	\$35.26	\$62.58
\$85,000	\$2.90	\$3.53	\$4.90	\$5.10	\$7.45	\$11.97	\$21.38	\$32.37	\$37.47	\$66.50
\$90,000	\$3.07	\$3.74	\$5.19	\$5.40	\$7.89	\$12.67	\$22.64	\$34.27	\$39.67	\$70.41
\$95,000	\$3.24	\$3.95	\$5.48	\$5.70	\$8.33	\$13.37	\$23.90	\$36.17	\$41.87	\$74.32
\$100,000	\$3.42	\$4.15	\$5.77	\$6.00	\$8.77	\$14.08	\$25.15	\$38.08	\$44.08	\$78.23
\$105,000	\$3.59	\$4.36	\$6.06	\$6.30	\$9.21	\$14.78	\$26.41	\$39.98	\$46.28	\$82.14
\$110,000	\$3.76	\$4.57	\$6.35	\$6.60	\$9.65	\$15.48	\$27.67	\$41.88	\$48.48	\$86.05
\$115,000	\$3.93	\$4.78	\$6.63	\$6.90	\$10.08	\$16.19	\$28.93	\$43.79	\$50.69	\$89.97
\$120,000	\$4.10	\$4.98	\$6.92	\$7.20	\$10.52	\$16.89	\$30.18	\$45.69	\$52.89	\$93.88
\$125,000	\$4.27	\$5.19	\$7.21	\$7.50	\$10.96	\$17.60	\$31.44	\$47.60	\$55.10	\$97.79
\$130,000	\$4.44	\$5.40	\$7.50	\$7.80	\$11.40	\$18.30	\$32.70	\$49.50	\$57.30	\$101.70
\$135,000	\$4.61	\$5.61	\$7.79	\$8.10	\$11.84	\$19.00	\$33.96	\$51.40	\$59.50	\$105.61
\$140,000	\$4.78	\$5.82	\$8.08	\$8.40	\$12.28	\$19.71	\$35.22	\$53.31	\$61.71	\$109.52
\$145,000	\$4.95	\$6.02	\$8.37	\$8.70	\$12.72	\$20.41	\$36.47	\$55.21	\$63.91	\$113.43
\$150,000	\$5.12	\$6.23	\$8.65	\$9.00	\$13.15	\$21.12	\$37.73	\$57.12	\$66.12	\$117.35
\$155,000	\$5.29	\$6.44	\$8.94	\$9.30	\$13.59	\$21.82	\$38.99	\$59.02	\$68.32	\$121.26
\$160,000	\$5.46	\$6.65	\$9.23	\$9.60	\$14.03	\$22.52	\$40.25	\$60.92	\$70.52	\$125.17
\$165,000	\$5.64	\$6.85	\$9.52	\$9.90	\$14.47	\$23.23	\$41.50	\$62.83	\$72.73	\$129.08
\$170,000	\$5.81	\$7.06	\$9.81	\$10.20	\$14.91	\$23.93	\$42.76	\$64.73	\$74.93	\$132.99
\$175,000	\$5.98	\$7.27	\$10.10	\$10.50	\$15.35	\$24.63	\$44.02	\$66.63	\$77.13	\$136.90
\$180,000	\$6.15	\$7.48	\$10.38	\$10.80	\$15.78	\$25.34	\$45.28	\$68.54	\$79.34	\$140.82

Spouse Bi-Weekly Premium (Use Employee Age)

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69
\$185,000	\$6.32	\$7.68	\$10.67	\$11.10	\$16.22	\$26.04	\$46.53	\$70.44	\$81.54	\$144.73
\$190,000	\$6.49	\$7.89	\$10.96	\$11.40	\$16.66	\$26.75	\$47.79	\$72.35	\$83.75	\$148.64
\$195,000	\$6.66	\$8.10	\$11.25	\$11.70	\$17.10	\$27.45	\$49.05	\$74.25	\$85.95	\$152.55
\$200,000	\$6.83	\$8.31	\$11.54	\$12.00	\$17.54	\$28.15	\$50.31	\$76.15	\$88.15	\$156.46
\$205,000	\$7.00	\$8.52	\$11.83	\$12.30	\$17.98	\$28.86	\$51.57	\$78.06	\$90.36	\$160.37
\$210,000	\$7.17	\$8.72	\$12.12	\$12.60	\$18.42	\$29.56	\$52.82	\$79.96	\$92.56	\$164.28
\$215,000	\$7.34	\$8.93	\$12.40	\$12.90	\$18.85	\$30.27	\$54.08	\$81.87	\$94.77	\$168.20
\$220,000	\$7.51	\$9.14	\$12.69	\$13.20	\$19.29	\$30.97	\$55.34	\$83.77	\$96.97	\$172.11
\$225,000	\$7.68	\$9.35	\$12.98	\$13.50	\$19.73	\$31.67	\$56.60	\$85.67	\$99.17	\$176.02
\$230,000	\$7.86	\$9.55	\$13.27	\$13.80	\$20.17	\$32.38	\$57.85	\$87.58	\$101.38	\$179.93
\$235,000	\$8.03	\$9.76	\$13.56	\$14.10	\$20.61	\$33.08	\$59.11	\$89.48	\$103.58	\$183.84
\$240,000	\$8.20	\$9.97	\$13.85	\$14.40	\$21.05	\$33.78	\$60.37	\$91.38	\$105.78	\$187.75
\$245,000	\$8.37	\$10.18	\$14.13	\$14.70	\$21.48	\$34.49	\$61.63	\$93.29	\$107.99	\$191.67
\$250,000	\$8.54	\$10.38	\$14.42	\$15.00	\$21.92	\$35.19	\$62.88	\$95.19	\$110.19	\$195.58

Dependent Child(ren) Bi-Weekly Premium

Benefit Amount	Premium
\$ 2,500	\$0.23
\$5,000	\$0.46
\$7,500	\$0.69
\$10,000	\$0.92

One rate and benefit amount for all eligible children in family, regardless of number

Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band.

Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.

Rates are subject to change