

# Personal Benefits Life Insurance Coverage Levels and Rates

**Member and Spouse Coverage: Available in multiples of \$25,000 to a maximum of \$500,000.**

For amounts over \$100,000 for you and \$50,000 for your spouse, you'll need to answer medical questions on your application.

**Monthly Personal Life Rates per \$1,000 of Coverage**

Age Bands	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
<25	\$0.15	\$0.09	\$0.05	\$0.03
25-29	\$0.09	\$0.06	\$0.04	\$0.03
30-34	\$0.12	\$0.07	\$0.05	\$0.03
35-39	\$0.14	\$0.08	\$0.07	\$0.04
40-44	\$0.18	\$0.10	\$0.11	\$0.06
45-49	\$0.29	\$0.16	\$0.22	\$0.12
50-54	\$0.51	\$0.28	\$0.41	\$0.23
55-59	\$0.97	\$0.53	\$0.79	\$0.43
60-64	\$1.61	\$0.85	\$1.34	\$0.71
65-69	\$2.91	\$1.63	\$2.41	\$1.35

**Child Coverage:** Flat amount of coverage: \$20,000 per eligible dependent child

The total premium for coverage for all children is **\$1.60** per month.

## How do I calculate my monthly premium?

Calculating premium can be done in a few easy steps:

- 1 Determine the amount of coverage you want.
- 2 Calculate the number of units of \$1,000. For example \$25,000 of coverage is 25 units.
- 3 Locate the premium rate on the table based on your age, gender and smoking status.
- 4 Multiply the number of units of coverage by the premium rate to calculate your monthly premium.