



Disability Insurance Premium Amounts for Educators

Annual Contract Salary Ranges	Monthly Premium ¹	Eleventhly Premium ¹	Tenthly Premium ¹
\$0 – \$44,499	\$19.14	\$20.88	\$22.97
\$44,500 – \$53,249	\$23.02	\$25.11	\$27.63
\$53,250 – \$60,249	\$27.20	\$29.67	\$32.65
\$60,250 – \$67,249	\$30.75	\$33.55	\$36.89
\$67,250 – \$76,249	\$34.19	\$37.30	\$41.03
\$76,250 – \$85,249	\$38.36	\$41.85	\$46.03
\$85,250 – \$94,249	\$42.63	\$46.51	\$51.16
\$94,250 – \$103,249	\$46.91	\$51.17	\$56.29
\$103,250 – \$112,249	\$51.18	\$55.83	\$61.42
\$112,250 – \$121,249	\$55.46	\$60.50	\$66.55
\$121,250 and over	\$59.73	\$65.16	\$71.68

Life Insurance Premium Amounts for Educators

AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
Under 25	\$1.50	\$3.00	\$4.50	\$6.00	\$9.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
	\$1.64	\$3.27	\$4.91	\$6.55	\$9.82	\$13.09	\$15.27	\$17.45	\$19.64	\$21.82
	\$1.80	\$3.60	\$5.40	\$7.20	\$10.80	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00
25 – 29	\$1.75	\$3.50	\$5.25	\$7.00	\$10.50	\$14.00	\$16.50	\$19.00	\$21.50	\$24.00
	\$1.91	\$3.82	\$5.73	\$7.64	\$11.45	\$15.27	\$18.00	\$20.73	\$23.45	\$26.18
	\$2.10	\$4.20	\$6.30	\$8.40	\$12.60	\$16.80	\$19.80	\$22.80	\$25.80	\$28.80
30 – 34	\$2.00	\$4.00	\$6.00	\$8.00	\$12.00	\$16.00	\$19.00	\$22.00	\$25.00	\$28.00
	\$2.18	\$4.36	\$6.55	\$8.73	\$13.09	\$17.45	\$20.73	\$24.00	\$27.27	\$30.55
	\$2.40	\$4.80	\$7.20	\$9.60	\$14.40	\$19.20	\$22.80	\$26.40	\$30.00	\$33.60
35 – 39	\$2.50	\$5.00	\$7.50	\$10.00	\$15.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00
	\$2.73	\$5.45	\$8.18	\$10.91	\$16.36	\$21.82	\$26.18	\$30.55	\$34.91	\$39.27
	\$3.00	\$6.00	\$9.00	\$12.00	\$18.00	\$24.00	\$28.80	\$33.60	\$38.40	\$43.20
40 – 44	\$3.25	\$6.50	\$9.75	\$13.00	\$19.50	\$26.00	\$31.50	\$37.00	\$42.50	\$48.00
	\$3.55	\$7.09	\$10.64	\$14.18	\$21.27	\$28.36	\$34.36	\$40.36	\$46.36	\$52.36
	\$3.90	\$7.80	\$11.70	\$15.60	\$23.40	\$31.20	\$37.80	\$44.40	\$51.00	\$57.60
45 – 49	\$4.50	\$9.00	\$13.50	\$18.00	\$27.00	\$36.00	\$44.00	\$52.00	\$60.00	\$68.00
	\$4.91	\$9.82	\$14.73	\$19.64	\$29.45	\$39.27	\$48.00	\$56.73	\$65.45	\$74.18
	\$5.40	\$10.80	\$16.20	\$21.60	\$32.40	\$43.20	\$52.80	\$62.40	\$72.00	\$81.60
50 – 54	\$8.25	\$16.50	\$24.75	\$33.00	\$49.50	\$66.00	\$81.50	\$97.00	\$112.50	\$128.00
	\$9.00	\$18.00	\$27.00	\$36.00	\$54.00	\$72.00	\$88.91	\$105.82	\$122.73	\$139.64
	\$9.90	\$19.80	\$29.70	\$39.60	\$59.40	\$79.20	\$97.80	\$116.40	\$135.00	\$153.60
55 – 59	\$10.25	\$20.50	\$30.75	\$41.00	\$61.50	\$82.00	\$101.50	\$121.00	\$140.50	\$160.00
	\$11.18	\$22.36	\$33.55	\$44.73	\$67.09	\$89.45	\$110.73	\$132.00	\$153.27	\$174.55
	\$12.30	\$24.60	\$36.90	\$49.20	\$73.80	\$98.40	\$121.80	\$145.20	\$168.60	\$192.00
60 – 64	\$13.00	\$26.00	\$39.00	\$52.00	\$78.00	\$104.00	\$129.00	\$154.00	\$179.00	\$204.00
	\$14.18	\$28.36	\$42.55	\$56.73	\$85.09	\$113.45	\$140.73	\$168.00	\$195.27	\$222.55
	\$15.60	\$31.20	\$46.80	\$62.40	\$93.60	\$124.80	\$154.80	\$184.80	\$214.80	\$244.80
65 – 69	\$25.50	\$51.00	\$76.50	\$102.00	\$153.00	\$204.00	\$254.00	\$304.00	\$354.00	\$404.00
	\$27.82	\$55.64	\$83.45	\$111.27	\$166.91	\$222.55	\$277.09	\$331.64	\$386.18	\$440.73
	\$30.60	\$61.20	\$91.80	\$122.40	\$183.60	\$244.80	\$304.80	\$364.80	\$424.80	\$484.80
70+ ²	\$25.50	\$51.00	\$76.50	\$102.00	\$153.00	\$204.00	\$254.00	\$304.00	\$354.00	\$404.00
	\$27.82	\$55.64	\$83.45	\$111.27	\$166.91	\$222.55	\$277.09	\$331.64	\$386.18	\$440.73
	\$30.60	\$61.20	\$91.80	\$122.40	\$183.60	\$244.80	\$304.80	\$364.80	\$424.80	\$484.80

- Participant AD&D coverage equal to Life Insurance amount.

Calculated as Monthly Premiums ¹	Calculated as Eleventhly Premiums ¹	Calculated as Tenthly Premiums ¹
---	--	---

- Participant AD&D coverage equal to \$200,000.
- Proof of good health is always required for amounts above \$200,000.
- Optional spouse/domestic partner coverage NOT TO EXCEED \$100,000. See \$100,000 option for premium amount.

Life Insurance Family Coverage Options

- 50% of the participant’s Life and AD&D Insurance coverage, up to \$100,000 of coverage for spouse/domestic partner. Spouse/domestic partner premium is based on participant’s age and spouse/domestic partner coverage amount.³
- \$5,000 Term Life and \$5,000 AD&D Insurance coverage for dependents, including spouse/domestic partner and eligible children. Premium: \$1.00 monthly, \$1.09 eleventhly, \$1.20 tenthly.³
- Satisfactory proof of good health required for spouse/domestic partner and/or dependent children if applying more than 31 days after the participant’s effective date unless you have had a qualified family status change. If applying within 31 days of the participant’s effective date or within 31 days following a family status change, and for amounts of \$17,500 or less, proof of good health is not required.

1 How premiums are deducted (monthly, etc.) is determined by your employer.
 2 Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75 and 30% of the amount in force at age 80.
 3 The total amount of Life and AD&D Insurance coverage for a spouse/domestic partner may never exceed 50% of the participant’s Life and AD&D Insurance coverage.

For costs and further details of the coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policies may be continued in force, please contact Standard Insurance Company at 800.522.0406 (TTY).