

Calculation Worksheet– Kalamazoo RESA

Supplemental Life and AD&D Insurance



Employee and Spouse Supplemental Life/AD&D Rates

Employee (Spouses rate based on Employee's Age)	Rate per \$1,000
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29 and younger	\$0.084
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30-34	\$0.101
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35 – 39	\$0.137
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40 – 44	\$0.189
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45 – 49	\$0.293
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50 – 54	\$0.457
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55 – 59	\$0.694
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60-64	\$1.075
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65-69	\$1.285
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70 and older	\$2.075
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Child Supplemental Life/AD&D

Option 1 (\$2500): \$0.54 per month

Option 2 (\$5000): \$1.08 per month

Option 3 (7500): \$1.61 per month

Option 4 (10000): \$2.15 per month

Calculate your Premium:

1. Write the amount of Employee Supplemental Life and AD&D coverage you elected. Line 1: _____

2. Take the number in Line 1; divide by 1,000. Line 2: _____

3. Select your rate from the table and enter on Line 3. Line 3: _____

4. Multiply the numbers on Line 2 and Line 3. This represents your **monthly cost**. Line 4: _____

Repeat steps 1– 4 for the Spouse Supplemental Life and AD&D coverage.