

CA small group life rates and monthly premiums

For groups with 2-9 eligible employees

Monthly rate per \$1,000 of group term life and AD&D coverage

Age of employee	Male	Female	Age of employee	Male	Female	Age of employee	Male	Female
Under 25	\$0.19	\$0.11	40-44	\$0.35	\$0.22	60-64	\$1.76	\$1.05
25-29	\$0.19	\$0.11	45-49	\$0.51	\$0.32	65-69*	\$3.08	\$1.72
30-34	\$0.20	\$0.13	50-54	\$0.78	\$0.49	70-74*	\$5.42	\$3.21
35-39	\$0.24	\$0.17	55-59	\$1.23	\$0.73	Over 74*	\$8.63	\$5.79
Rates for optional dependent life coverage								
\$5,000 Spouse/ \$2,500 Children		\$3.00 per family			\$10,000 spouse/ \$5,000 children		\$6.00 per family	
Children's coverage begins on the 15th day following birth and will terminate at age 26.								

Monthly premium per employee for \$25,000 of group term life and AD&D coverage

Age of employee	Male	Female	Age of employee	Male	Female	Age of employee	Male	Female
Under 25	\$4.75	\$2.75	40-44	\$8.75	\$5.50	60-64	\$44.00	\$26.25
25-29	\$4.75	\$2.75	45-49	\$12.75	\$8.00	65-69*	\$50.05	\$27.95
30-34	\$5.00	\$3.25	50-54	\$19.50	\$12.25	70-74*	\$67.75	\$40.13
35-39	\$6.00	\$4.25	55-59	\$30.75	\$18.25	Over 74*	\$107.88	\$72.38

Monthly premium per employee for \$30,000 of group term life and AD&D coverage

Age of employee	Male	Female	Age of employee	Male	Female	Age of employee	Male	Female
Under 25	\$5.70	\$3.30	40-44	\$10.50	\$6.60	60-64	\$52.80	\$31.50
25-29	\$5.70	\$3.30	45-49	\$15.30	\$9.60	65-69*	\$60.06	\$33.54
30-34	\$6.00	\$3.90	50-54	\$23.40	\$14.70	70-74*	\$81.30	\$48.15
35-39	\$7.20	\$5.10	55-59	\$36.90	\$21.90	Over 74*	\$129.45	\$86.85

Monthly premium per employee for \$50,000¹ of group term life and AD&D coverage

Age of employee	Male	Female	Age of employee	Male	Female	Age of employee	Male	Female
Under 25	\$9.50	\$5.50	40-44	\$17.50	\$11.00	60-64	\$88.00	\$52.50
25-29	\$9.50	\$5.50	45-49	\$25.50	\$16.00	65-69*	\$100.10	\$55.90
30-34	\$10.00	\$6.50	50-54	\$39.00	\$24.50	70-74*	\$135.50	\$80.25
35-39	\$12.00	\$8.50	55-59	\$61.50	\$36.50	Over 74*	\$215.75	\$144.75
1 The Guaranteed Issue limit is \$30,000. Evidence of Insurability is required for coverage over the Guaranteed Issue limit.								

For groups with 10 or more eligible employees, the employee basic term life rate is based on the group's composite rate. The composite rate is determined by the characteristics of the group and is calculated by rating systems.

These rates are effective until December 31, 2016.

*Life and AD&D benefits reduce due to age as follows: 35% at age 65; 50% at age 70.

The rates and premiums contained in this sheet are intended to be a brief outline and are not intended to be a legal contract. The rates, premiums, entire provisions of benefits and exclusions are contained in the Group Proposal, Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Proposal and/or Group Contract and this description, the terms of the Group Contract will prevail. Exclusions and limitations may apply.

The following Standard Industrial Classification (SIC) Codes are not eligible.

811	Timber Tracs	1221	Bituminous Coal and Lignite-Surface	1474	Potash, Soda, and Borate Minerals	2131	Chewing and Smoking Tobacco	3325	Steel Foundries, nec	4619	Pipelines, nec
831	Forest Products	1222	Bituminous Coal - Underground	1475	Phosphate Rock	2141	Tobacco Stemming and Redrying	3339	Primary Nonferrous Metals, nec	4911	Electrical Services
851	Forestry Services	1231	Anthracite Mining	1479	Chemical and Fertilizer Mining, nec	2411	Logging	3482	Small Arms Ammunition	4922	Natural Gas Transmission
912	Finfish	1235	Anthracite Mining - strip	1481	Nonmetallic Minerals Services	2421	Sawmills and Planning, General	3483	Ammunition, except for Small Arms	4923	Gas Transmission and Distribution
913	Shellfish	1241	Coal Mining Services	1499	Miscellaneous Nonmetallic Minerals	2426	Hardwood Dimension and Flooring Millwork	3484	Small Arms	4924	Natural Gas Distribution
919	Miscellaneous Marine Products	1245	Coal Mining Services - strip	1629	Heavy Construction, nec	2429	Special Products, Sawmills, nec	3489	Ordnance and Accessories, nec	4925	Gas Production and/or Distribution
971	Hunting, Trapping, Game Propagation	1311	Crude Petroleum and Natural Gas	1711	Plumbing, Heating, and Air-conditioning	2873	Nitrogenous Fertilizers	4121	Taxicabs	4931	Electrical and other Services Combined
1011	Iron Ores	1321	Natural Gas Liquids	1721	Painting and Paper Hanging	2874	Phosphatic Fertilizers	4213	Trucking, except Local	4932	Gas and other Services Combined
1015	Iron Ores - strip	1381	Drilling Oil and Gas Wells	1731	Electrical Work	2875	Fertilizers, Mixing only	4311	U.S. Postal Service	4939	Combination Utilities, nec
1021	Copper Ores	1382	Oil and Gas Exploration Services	1741	Masonry and other Stonework	2879	Agricultural Chemicals, nec	4491	Marine Cargo Handling	7361	Employment Services
1025	Copper Ores - strip	1389	Oil and Gas Field Services, nec	1742	Plastering, Drywall, and Insulation	2891	Adhesives and Sealants	4492	Towing and Tugboat Services	7363	Help Supply Services
1031	Lead and Zinc Ores	1411	Dimension Stone	1743	Terrazzo, tile, Marble, and Mosaic	2892	Explosives	4493	Marinas	7381	Detective and Armored Car Services
1035	Lead and Zinc Ores - strip	1422	Crushed and Broken Limestone	1751	Carpentry Work	2895	Carbon Black	4499	Water Transportation Services, nec	7941	Sport Clubs, Managers, and Promoters
1041	Gold Ores	1423	Crushed and Broken Granite	1752	Floor Laying and Floor Work, nec	2899	Chemical Preparations, nec	4512	Air Transportation, Scheduled	7996	Amusement Parks
1044	Silver Ores	1429	Crushed and Broken Stone, nec	1761	Roofing, Siding, and Sheet Metal Work	3292	Asbestos Products	4513	Air Courier Services	8811	Private Households
1045	Gold and Silver Ores - strip	1442	Construction Sand and Gravel	1771	Concrete Work	3312	Blast Furnaced and Steel Mills	4522	Air Transportation, Nonscheduled	9221	Police Protection
1061	Ferroalloy Ores, except Vanadium	1446	Industrial Sand	2111	Cigarettes	3321	Gray and Ductile Iron Foundries	4581	Airports, Flying Fields and Service	9223	Correctional Institutions
1065	Ferroalloy Ores, except Vanadium - strip	1455	Kaolin and Ball Clay	2121	Cigars	3322	Malleable Iron Foundries	4612	Crude Petroleum Pipelines	9224	Fire Protection
1081	Metal Mining Services	1459	Clay and Related Minerals, nec			3324	Steel Investment Foundries	4613	Refined Petroleum Pipelines	9229	Public Order and Safety, nec
1085	Metal Mining Services - strip										
1094	Uranium, Radium, Vanadium, Ores										
1099	Metal Ores, nec										