



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of Town of Swampscott

Effective Date: 06/01/2015

FAMILY MATTERS.  
NO MATTER WHAT.

Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Employees may elect in increments of \$10,000 to a maximum of the lesser of 5 times salary or \$500,000.

## Employee Monthly Premium\*\* - Life and AD&D

Age	Monthly Rate per 1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Under 20	\$0.110	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
20-24	\$0.110	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
25-29	\$0.110	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
30-34	\$0.110	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
35-39	\$0.140	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00	\$8.40	\$9.80	\$11.20	\$12.60	\$14.00
40-44	\$0.200	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
45-49	\$0.310	\$3.10	\$6.20	\$9.30	\$12.40	\$15.50	\$18.60	\$21.70	\$24.80	\$27.90	\$31.00
50-54	\$0.490	\$4.90	\$9.80	\$14.70	\$19.60	\$24.50	\$29.40	\$34.30	\$39.20	\$44.10	\$49.00
55-59	\$0.760	\$7.60	\$15.20	\$22.80	\$30.40	\$38.00	\$45.60	\$53.20	\$60.80	\$68.40	\$76.00
60-64	\$1.090	\$10.90	\$21.80	\$32.70	\$43.60	\$54.50	\$65.40	\$76.30	\$87.20	\$98.10	\$109.00
65-69	\$1.840	\$18.40	\$36.80	\$55.20	\$73.60	\$92.00	\$110.40	\$128.80	\$147.20	\$165.60	\$184.00
70-74	\$3.360	\$33.60	\$67.20	\$100.80	\$134.40	\$168.00	\$201.60	\$235.20	\$268.80	\$302.40	\$336.00

Age	Monthly Rate per 1,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
Under 20	\$0.110	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50	\$17.60	\$18.70	\$19.80	\$20.90	\$22.00
20-24	\$0.110	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50	\$17.60	\$18.70	\$19.80	\$20.90	\$22.00
25-29	\$0.110	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50	\$17.60	\$18.70	\$19.80	\$20.90	\$22.00
30-34	\$0.110	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50	\$17.60	\$18.70	\$19.80	\$20.90	\$22.00
35-39	\$0.140	\$15.40	\$16.80	\$18.20	\$19.60	\$21.00	\$22.40	\$23.80	\$25.20	\$26.60	\$28.00
40-44	\$0.200	\$22.00	\$24.00	\$26.00	\$28.00	\$30.00	\$32.00	\$34.00	\$36.00	\$38.00	\$40.00
45-49	\$0.310	\$34.10	\$37.20	\$40.30	\$43.40	\$46.50	\$49.60	\$52.70	\$55.80	\$58.90	\$62.00
50-54	\$0.490	\$53.90	\$58.80	\$63.70	\$68.60	\$73.50	\$78.40	\$83.30	\$88.20	\$93.10	\$98.00
55-59	\$0.760	\$83.60	\$91.20	\$98.80	\$106.40	\$114.00	\$121.60	\$129.20	\$136.80	\$144.40	\$152.00
60-64	\$1.090	\$119.90	\$130.80	\$141.70	\$152.60	\$163.50	\$174.40	\$185.30	\$196.20	\$207.10	\$218.00
65-69	\$1.840	\$202.40	\$220.80	\$239.20	\$257.60	\$276.00	\$294.40	\$312.80	\$331.20	\$349.60	\$368.00
70-74	\$3.360	\$369.60	\$403.20	\$436.80	\$470.40	\$504.00	\$537.60	\$571.20	\$604.80	\$638.40	\$672.00

## Dependent Child(ren) Coverage - Life Only - \$1.90 per Family Unit. All Guaranteed Issue.

\$1,000 - 14 days to 1 year

\$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

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Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Employees may elect in increments of \$10,000 to a maximum of the lesser of 5 times salary or \$500,000.

## Employee Monthly Premium\*\* - Life and AD&D

Age	Monthly Rate per 1,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
Under 20	\$0.110	\$23.10	\$24.20	\$25.30	\$26.40	\$27.50	\$28.60	\$29.70	\$30.80	\$31.90	\$33.00
20-24	\$0.110	\$23.10	\$24.20	\$25.30	\$26.40	\$27.50	\$28.60	\$29.70	\$30.80	\$31.90	\$33.00
25-29	\$0.110	\$23.10	\$24.20	\$25.30	\$26.40	\$27.50	\$28.60	\$29.70	\$30.80	\$31.90	\$33.00
30-34	\$0.110	\$23.10	\$24.20	\$25.30	\$26.40	\$27.50	\$28.60	\$29.70	\$30.80	\$31.90	\$33.00
35-39	\$0.140	\$29.40	\$30.80	\$32.20	\$33.60	\$35.00	\$36.40	\$37.80	\$39.20	\$40.60	\$42.00
40-44	\$0.200	\$42.00	\$44.00	\$46.00	\$48.00	\$50.00	\$52.00	\$54.00	\$56.00	\$58.00	\$60.00
45-49	\$0.310	\$65.10	\$68.20	\$71.30	\$74.40	\$77.50	\$80.60	\$83.70	\$86.80	\$89.90	\$93.00
50-54	\$0.490	\$102.90	\$107.80	\$112.70	\$117.60	\$122.50	\$127.40	\$132.30	\$137.20	\$142.10	\$147.00
55-59	\$0.760	\$159.60	\$167.20	\$174.80	\$182.40	\$190.00	\$197.60	\$205.20	\$212.80	\$220.40	\$228.00
60-64	\$1.090	\$228.90	\$239.80	\$250.70	\$261.60	\$272.50	\$283.40	\$294.30	\$305.20	\$316.10	\$327.00
65-69	\$1.840	\$386.40	\$404.80	\$423.20	\$441.60	\$460.00	\$478.40	\$496.80	\$515.20	\$533.60	\$552.00
70-74	\$3.360	\$705.60	\$739.20	\$772.80	\$806.40	\$840.00	\$873.60	\$907.20	\$940.80	\$974.40	\$1,008.00

Age	Monthly Rate per 1,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000	\$370,000	\$380,000	\$390,000	\$400,000
Under 20	\$0.110	\$34.10	\$35.20	\$36.30	\$37.40	\$38.50	\$39.60	\$40.70	\$41.80	\$42.90	\$44.00
20-24	\$0.110	\$34.10	\$35.20	\$36.30	\$37.40	\$38.50	\$39.60	\$40.70	\$41.80	\$42.90	\$44.00
25-29	\$0.110	\$34.10	\$35.20	\$36.30	\$37.40	\$38.50	\$39.60	\$40.70	\$41.80	\$42.90	\$44.00
30-34	\$0.110	\$34.10	\$35.20	\$36.30	\$37.40	\$38.50	\$39.60	\$40.70	\$41.80	\$42.90	\$44.00
35-39	\$0.140	\$43.40	\$44.80	\$46.20	\$47.60	\$49.00	\$50.40	\$51.80	\$53.20	\$54.60	\$56.00
40-44	\$0.200	\$62.00	\$64.00	\$66.00	\$68.00	\$70.00	\$72.00	\$74.00	\$76.00	\$78.00	\$80.00
45-49	\$0.310	\$96.10	\$99.20	\$102.30	\$105.40	\$108.50	\$111.60	\$114.70	\$117.80	\$120.90	\$124.00
50-54	\$0.490	\$151.90	\$156.80	\$161.70	\$166.60	\$171.50	\$176.40	\$181.30	\$186.20	\$191.10	\$196.00
55-59	\$0.760	\$235.60	\$243.20	\$250.80	\$258.40	\$266.00	\$273.60	\$281.20	\$288.80	\$296.40	\$304.00
60-64	\$1.090	\$337.90	\$348.80	\$359.70	\$370.60	\$381.50	\$392.40	\$403.30	\$414.20	\$425.10	\$436.00
65-69	\$1.840	\$570.40	\$588.80	\$607.20	\$625.60	\$644.00	\$662.40	\$680.80	\$699.20	\$717.60	\$736.00
70-74	\$3.360	\$1,041.60	\$1,075.20	\$1,108.80	\$1,142.40	\$1,176.00	\$1,209.60	\$1,243.20	\$1,276.80	\$1,310.40	\$1,344.00

## Dependent Child(ren) Coverage - Life Only - \$1.90 per Family Unit. All Guaranteed Issue.

\$1,000 - 14 days to 1 year

\$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

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Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Employees may elect in increments of \$10,000 to a maximum of the lesser of 5 times salary or \$500,000.

## Employee Monthly Premium\*\* - Life and AD&D

Age	Monthly Rate per 1,000	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000
Under 20	\$0.110	\$45.10	\$46.20	\$47.30	\$48.40	\$49.50	\$50.60	\$51.70	\$52.80	\$53.90	\$55.00
20-24	\$0.110	\$45.10	\$46.20	\$47.30	\$48.40	\$49.50	\$50.60	\$51.70	\$52.80	\$53.90	\$55.00
25-29	\$0.110	\$45.10	\$46.20	\$47.30	\$48.40	\$49.50	\$50.60	\$51.70	\$52.80	\$53.90	\$55.00
30-34	\$0.110	\$45.10	\$46.20	\$47.30	\$48.40	\$49.50	\$50.60	\$51.70	\$52.80	\$53.90	\$55.00
35-39	\$0.140	\$57.40	\$58.80	\$60.20	\$61.60	\$63.00	\$64.40	\$65.80	\$67.20	\$68.60	\$70.00
40-44	\$0.200	\$82.00	\$84.00	\$86.00	\$88.00	\$90.00	\$92.00	\$94.00	\$96.00	\$98.00	\$100.00
45-49	\$0.310	\$127.10	\$130.20	\$133.30	\$136.40	\$139.50	\$142.60	\$145.70	\$148.80	\$151.90	\$155.00
50-54	\$0.490	\$200.90	\$205.80	\$210.70	\$215.60	\$220.50	\$225.40	\$230.30	\$235.20	\$240.10	\$245.00
55-59	\$0.760	\$311.60	\$319.20	\$326.80	\$334.40	\$342.00	\$349.60	\$357.20	\$364.80	\$372.40	\$380.00
60-64	\$1.090	\$446.90	\$457.80	\$468.70	\$479.60	\$490.50	\$501.40	\$512.30	\$523.20	\$534.10	\$545.00
65-69	\$1.840	\$754.40	\$772.80	\$791.20	\$809.60	\$828.00	\$846.40	\$864.80	\$883.20	\$901.60	\$920.00
70-74	\$3.360	\$1,377.60	\$1,411.20	\$1,444.80	\$1,478.40	\$1,512.00	\$1,545.60	\$1,579.20	\$1,612.80	\$1,646.40	\$1,680.00

## Dependent Child(ren) Coverage - Life Only - \$1.90 per Family Unit. All Guaranteed Issue.

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Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Spouses may elect in increments of \$5,000 to a maximum of \$100,000 not to exceed 50% of the employee's elected amount.

## Spouse Monthly Premium\*\* - Life and AD&D

Age	Monthly Rate per 1,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Under 20	\$0.110	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
20-24	\$0.110	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
25-29	\$0.110	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
30-34	\$0.110	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
35-39	\$0.140	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$4.20	\$4.90	\$5.60	\$6.30	\$7.00
40-44	\$0.200	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
45-49	\$0.310	\$1.55	\$3.10	\$4.65	\$6.20	\$7.75	\$9.30	\$10.85	\$12.40	\$13.95	\$15.50
50-54	\$0.490	\$2.45	\$4.90	\$7.35	\$9.80	\$12.25	\$14.70	\$17.15	\$19.60	\$22.05	\$24.50
55-59	\$0.760	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00	\$22.80	\$26.60	\$30.40	\$34.20	\$38.00
60-64	\$1.090	\$5.45	\$10.90	\$16.35	\$21.80	\$27.25	\$32.70	\$38.15	\$43.60	\$49.05	\$54.50
65-69	\$1.840	\$9.20	\$18.40	\$27.60	\$36.80	\$46.00	\$55.20	\$64.40	\$73.60	\$82.80	\$92.00

Age	Monthly Rate per 1,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
Under 20	\$0.110	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
20-24	\$0.110	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
25-29	\$0.110	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
30-34	\$0.110	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
35-39	\$0.140	\$7.70	\$8.40	\$9.10	\$9.80	\$10.50	\$11.20	\$11.90	\$12.60	\$13.30	\$14.00
40-44	\$0.200	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00	\$16.00	\$17.00	\$18.00	\$19.00	\$20.00
45-49	\$0.310	\$17.05	\$18.60	\$20.15	\$21.70	\$23.25	\$24.80	\$26.35	\$27.90	\$29.45	\$31.00
50-54	\$0.490	\$26.95	\$29.40	\$31.85	\$34.30	\$36.75	\$39.20	\$41.65	\$44.10	\$46.55	\$49.00
55-59	\$0.760	\$41.80	\$45.60	\$49.40	\$53.20	\$57.00	\$60.80	\$64.60	\$68.40	\$72.20	\$76.00
60-64	\$1.090	\$59.95	\$65.40	\$70.85	\$76.30	\$81.75	\$87.20	\$92.65	\$98.10	\$103.55	\$109.00
65-69	\$1.840	\$101.20	\$110.40	\$119.60	\$128.80	\$138.00	\$147.20	\$156.40	\$165.60	\$174.80	\$184.00

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## Employee Weekly Premium\*\* - Life and AD&D

Age	Monthly Rate per 1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Under 20	\$0.110	\$0.25	\$0.50	\$0.76	\$1.01	\$1.26	\$1.52	\$1.77	\$2.03	\$2.28	\$2.53
20-24	\$0.110	\$0.25	\$0.50	\$0.76	\$1.01	\$1.26	\$1.52	\$1.77	\$2.03	\$2.28	\$2.53
25-29	\$0.110	\$0.25	\$0.50	\$0.76	\$1.01	\$1.26	\$1.52	\$1.77	\$2.03	\$2.28	\$2.53
30-34	\$0.110	\$0.25	\$0.50	\$0.76	\$1.01	\$1.26	\$1.52	\$1.77	\$2.03	\$2.28	\$2.53
35-39	\$0.140	\$0.32	\$0.64	\$0.96	\$1.29	\$1.61	\$1.93	\$2.26	\$2.58	\$2.90	\$3.23
40-44	\$0.200	\$0.46	\$0.92	\$1.38	\$1.84	\$2.30	\$2.76	\$3.23	\$3.69	\$4.15	\$4.61
45-49	\$0.310	\$0.71	\$1.43	\$2.14	\$2.86	\$3.57	\$4.29	\$5.00	\$5.72	\$6.43	\$7.15
50-54	\$0.490	\$1.13	\$2.26	\$3.39	\$4.52	\$5.65	\$6.78	\$7.91	\$9.04	\$10.17	\$11.30
55-59	\$0.760	\$1.75	\$3.50	\$5.26	\$7.01	\$8.76	\$10.52	\$12.27	\$14.03	\$15.78	\$17.53
60-64	\$1.090	\$2.51	\$5.03	\$7.54	\$10.06	\$12.57	\$15.09	\$17.60	\$20.12	\$22.63	\$25.15
65-69	\$1.840	\$4.24	\$8.49	\$12.73	\$16.98	\$21.23	\$25.47	\$29.72	\$33.96	\$38.21	\$42.46
70-74	\$3.360	\$7.75	\$15.50	\$23.26	\$31.01	\$38.76	\$46.52	\$54.27	\$62.03	\$69.78	\$77.53
75-79	\$5.940	\$13.70	\$27.41	\$41.12	\$54.83	\$68.53	\$82.24	\$95.95	\$109.66	\$123.36	\$137.07

Age	Monthly Rate per 1,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
Under 20	\$0.110	\$2.79	\$3.04	\$3.30	\$3.55	\$3.80	\$4.06	\$4.31	\$4.56	\$4.82	\$5.07
20-24	\$0.110	\$2.79	\$3.04	\$3.30	\$3.55	\$3.80	\$4.06	\$4.31	\$4.56	\$4.82	\$5.07
25-29	\$0.110	\$2.79	\$3.04	\$3.30	\$3.55	\$3.80	\$4.06	\$4.31	\$4.56	\$4.82	\$5.07
30-34	\$0.110	\$2.79	\$3.04	\$3.30	\$3.55	\$3.80	\$4.06	\$4.31	\$4.56	\$4.82	\$5.07
35-39	\$0.140	\$3.55	\$3.87	\$4.20	\$4.52	\$4.84	\$5.16	\$5.49	\$5.81	\$6.13	\$6.46
40-44	\$0.200	\$5.07	\$5.53	\$6.00	\$6.46	\$6.92	\$7.38	\$7.84	\$8.30	\$8.76	\$9.23
45-49	\$0.310	\$7.86	\$8.58	\$9.30	\$10.01	\$10.73	\$11.44	\$12.16	\$12.87	\$13.59	\$14.30
50-54	\$0.490	\$12.43	\$13.56	\$14.70	\$15.83	\$16.96	\$18.09	\$19.22	\$20.35	\$21.48	\$22.61
55-59	\$0.760	\$19.29	\$21.04	\$22.80	\$24.55	\$26.30	\$28.06	\$29.81	\$31.56	\$33.32	\$35.07
60-64	\$1.090	\$27.66	\$30.18	\$32.70	\$35.21	\$37.73	\$40.24	\$42.76	\$45.27	\$47.79	\$50.30
65-69	\$1.840	\$46.70	\$50.95	\$55.20	\$59.44	\$63.69	\$67.93	\$72.18	\$76.43	\$80.67	\$84.92
70-74	\$3.360	\$85.29	\$93.04	\$100.80	\$108.55	\$116.30	\$124.06	\$131.81	\$139.56	\$147.32	\$155.07
75-79	\$5.940	\$150.78	\$164.49	\$178.20	\$191.90	\$205.61	\$219.32	\$233.03	\$246.73	\$260.44	\$274.15

## Dependent Child(ren) Coverage - Life Only - \$1.90 per Family Unit. All Guaranteed Issue.

\$1,000 - 14 days to 1 year

\$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

\*Issue Age Premiums - The premium for your coverage is paid by you. Issue Age pricing means that your rates (and your spouse's if applicable) do not change with age. After the initial rate guarantee period, the employer is subject to an annual review and possible rate changes.

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\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-25741-0420-WKEVTL11/17



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of Town of Swampscott

Effective Date: 06/01/2015

FAMILY MATTERS.  
NO MATTER WHAT.®

Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Employees may elect in increments of \$10,000 to a maximum of the lesser of 5 times salary or \$500,000.

## Employee Weekly Premium\*\* - Life and AD&D

Age	Monthly Rate per 1,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
Under 20	\$0.110	\$5.33	\$5.58	\$5.83	\$6.09	\$6.34	\$6.60	\$6.85	\$7.10	\$7.36	\$7.61
20-24	\$0.110	\$5.33	\$5.58	\$5.83	\$6.09	\$6.34	\$6.60	\$6.85	\$7.10	\$7.36	\$7.61
25-29	\$0.110	\$5.33	\$5.58	\$5.83	\$6.09	\$6.34	\$6.60	\$6.85	\$7.10	\$7.36	\$7.61
30-34	\$0.110	\$5.33	\$5.58	\$5.83	\$6.09	\$6.34	\$6.60	\$6.85	\$7.10	\$7.36	\$7.61
35-39	\$0.140	\$6.78	\$7.10	\$7.43	\$7.75	\$8.07	\$8.40	\$8.72	\$9.04	\$9.36	\$9.69
40-44	\$0.200	\$9.69	\$10.15	\$10.61	\$11.07	\$11.53	\$12.00	\$12.46	\$12.92	\$13.38	\$13.84
45-49	\$0.310	\$15.02	\$15.73	\$16.45	\$17.16	\$17.88	\$18.60	\$19.31	\$20.03	\$20.74	\$21.46
50-54	\$0.490	\$23.74	\$24.87	\$26.00	\$27.13	\$28.26	\$29.40	\$30.53	\$31.66	\$32.79	\$33.92
55-59	\$0.760	\$36.83	\$38.58	\$40.33	\$42.09	\$43.84	\$45.60	\$47.35	\$49.10	\$50.86	\$52.61
60-64	\$1.090	\$52.82	\$55.33	\$57.85	\$60.36	\$62.88	\$65.40	\$67.91	\$70.43	\$72.94	\$75.46
65-69	\$1.840	\$89.16	\$93.41	\$97.66	\$101.90	\$106.15	\$110.40	\$114.64	\$118.89	\$123.13	\$127.38
70-74	\$3.360	\$162.83	\$170.58	\$178.33	\$186.09	\$193.84	\$201.60	\$209.35	\$217.10	\$224.86	\$232.61
75-79	\$5.940	\$287.86	\$301.56	\$315.27	\$328.98	\$342.69	\$356.40	\$370.10	\$383.81	\$397.52	\$411.23

Age	Monthly Rate per 1,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000	\$370,000	\$380,000	\$390,000	\$400,000
Under 20	\$0.110	\$7.86	\$8.12	\$8.37	\$8.63	\$8.88	\$9.13	\$9.39	\$9.64	\$9.90	\$10.15
20-24	\$0.110	\$7.86	\$8.12	\$8.37	\$8.63	\$8.88	\$9.13	\$9.39	\$9.64	\$9.90	\$10.15
25-29	\$0.110	\$7.86	\$8.12	\$8.37	\$8.63	\$8.88	\$9.13	\$9.39	\$9.64	\$9.90	\$10.15
30-34	\$0.110	\$7.86	\$8.12	\$8.37	\$8.63	\$8.88	\$9.13	\$9.39	\$9.64	\$9.90	\$10.15
35-39	\$0.140	\$10.01	\$10.33	\$10.66	\$10.98	\$11.30	\$11.63	\$11.95	\$12.27	\$12.60	\$12.92
40-44	\$0.200	\$14.30	\$14.76	\$15.23	\$15.69	\$16.15	\$16.61	\$17.07	\$17.53	\$18.00	\$18.46
45-49	\$0.310	\$22.17	\$22.89	\$23.60	\$24.32	\$25.03	\$25.75	\$26.46	\$27.18	\$27.90	\$28.61
50-54	\$0.490	\$35.05	\$36.18	\$37.31	\$38.44	\$39.57	\$40.70	\$41.83	\$42.96	\$44.10	\$45.23
55-59	\$0.760	\$54.36	\$56.12	\$57.87	\$59.63	\$61.38	\$63.13	\$64.89	\$66.64	\$68.40	\$70.15
60-64	\$1.090	\$77.97	\$80.49	\$83.00	\$85.52	\$88.03	\$90.55	\$93.06	\$95.58	\$98.10	\$100.61
65-69	\$1.840	\$131.63	\$135.87	\$140.12	\$144.36	\$148.61	\$152.86	\$157.10	\$161.35	\$165.60	\$169.84
70-74	\$3.360	\$240.36	\$248.12	\$255.87	\$263.63	\$271.38	\$279.13	\$286.89	\$294.64	\$302.40	\$310.15
75-79	\$5.940	\$424.93	\$438.64	\$452.35	\$466.06	\$479.76	\$493.47	\$507.18	\$520.89	\$534.60	\$548.30

## Dependent Child(ren) Coverage - Life Only - \$1.90 per Family Unit. All Guaranteed Issue.

\$1,000 - 14 days to 1 year

\$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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\*\*Premiums shown above are based on current monthly rates and may vary from billed premiums.

413-25741-0420-WKEVT11/17





# Issue Age Life and AD&D Premiums\*

Designed for the Employees of Town of Swampscott

Effective Date: 06/01/2015

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Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Employees may elect in increments of \$10,000 to a maximum of the lesser of 5 times salary or \$500,000.

## Employee Weekly Premium\*\* - Life and AD&D

Age	Monthly Rate per 1,000	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000
Under 20	\$0.110	\$10.40	\$10.66	\$10.91	\$11.16	\$11.42	\$11.67	\$11.93	\$12.18	\$12.43	\$12.69
20-24	\$0.110	\$10.40	\$10.66	\$10.91	\$11.16	\$11.42	\$11.67	\$11.93	\$12.18	\$12.43	\$12.69
25-29	\$0.110	\$10.40	\$10.66	\$10.91	\$11.16	\$11.42	\$11.67	\$11.93	\$12.18	\$12.43	\$12.69
30-34	\$0.110	\$10.40	\$10.66	\$10.91	\$11.16	\$11.42	\$11.67	\$11.93	\$12.18	\$12.43	\$12.69
35-39	\$0.140	\$13.24	\$13.56	\$13.89	\$14.21	\$14.53	\$14.86	\$15.18	\$15.50	\$15.83	\$16.15
40-44	\$0.200	\$18.92	\$19.38	\$19.84	\$20.30	\$20.76	\$21.23	\$21.69	\$22.15	\$22.61	\$23.07
45-49	\$0.310	\$29.33	\$30.04	\$30.76	\$31.47	\$32.19	\$32.90	\$33.62	\$34.33	\$35.05	\$35.76
50-54	\$0.490	\$46.36	\$47.49	\$48.62	\$49.75	\$50.88	\$52.01	\$53.14	\$54.27	\$55.40	\$56.53
55-59	\$0.760	\$71.90	\$73.66	\$75.41	\$77.16	\$78.92	\$80.67	\$82.43	\$84.18	\$85.93	\$87.69
60-64	\$1.090	\$103.13	\$105.64	\$108.16	\$110.67	\$113.19	\$115.70	\$118.22	\$120.73	\$123.25	\$125.76
65-69	\$1.840	\$174.09	\$178.33	\$182.58	\$186.83	\$191.07	\$195.32	\$199.56	\$203.81	\$208.06	\$212.30
70-74	\$3.360	\$317.90	\$325.66	\$333.41	\$341.16	\$348.92	\$356.67	\$364.43	\$372.18	\$379.93	\$387.69
75-79	\$5.940	\$562.01	\$575.72	\$589.43	\$603.13	\$616.84	\$630.55	\$644.26	\$657.96	\$671.67	\$685.38

## Dependent Child(ren) Coverage - Life Only - \$1.90 per Family Unit. All Guaranteed Issue.

\$1,000 - 14 days to 1 year

\$10,000 - 1yr to 19yrs (25yrs if a Full-Time Student)

(The employee must be enrolled in the Voluntary Life Plan in order to enroll the Spouse and/or Children.)

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413-25741-0420-WKEVT11/17



# Issue Age Life and AD&D Premiums\*

Designed for the Employees of Town of Swampscott

Effective Date: 06/01/2015

FAMILY MATTERS.  
NO MATTER WHAT.®

Guaranteed Issue Amounts			
Age	18-59	60-69	70+
Employee	\$100,000	\$50,000	\$10,000
Spouse	\$30,000	\$20,000	N/A

Spouses may elect in increments of \$5,000 to a maximum of \$100,000 not to exceed 50% of the employee's elected amount.

## Spouse Weekly Premium\*\* - Life and AD&D

Age	Monthly Rate per 1,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Under 20	\$0.110	\$0.12	\$0.25	\$0.38	\$0.50	\$0.63	\$0.76	\$0.88	\$1.01	\$1.14	\$1.26
20-24	\$0.110	\$0.12	\$0.25	\$0.38	\$0.50	\$0.63	\$0.76	\$0.88	\$1.01	\$1.14	\$1.26
25-29	\$0.110	\$0.12	\$0.25	\$0.38	\$0.50	\$0.63	\$0.76	\$0.88	\$1.01	\$1.14	\$1.26
30-34	\$0.110	\$0.12	\$0.25	\$0.38	\$0.50	\$0.63	\$0.76	\$0.88	\$1.01	\$1.14	\$1.26
35-39	\$0.140	\$0.16	\$0.32	\$0.48	\$0.64	\$0.80	\$0.96	\$1.13	\$1.29	\$1.45	\$1.61
40-44	\$0.200	\$0.23	\$0.46	\$0.69	\$0.92	\$1.15	\$1.38	\$1.61	\$1.84	\$2.07	\$2.30
45-49	\$0.310	\$0.35	\$0.71	\$1.07	\$1.43	\$1.78	\$2.14	\$2.50	\$2.86	\$3.21	\$3.57
50-54	\$0.490	\$0.56	\$1.13	\$1.69	\$2.26	\$2.82	\$3.39	\$3.95	\$4.52	\$5.08	\$5.65
55-59	\$0.760	\$0.87	\$1.75	\$2.63	\$3.50	\$4.38	\$5.26	\$6.13	\$7.01	\$7.89	\$8.76
60-64	\$1.090	\$1.25	\$2.51	\$3.77	\$5.03	\$6.28	\$7.54	\$8.80	\$10.06	\$11.31	\$12.57
65-69	\$1.840	\$2.12	\$4.24	\$6.36	\$8.49	\$10.61	\$12.73	\$14.86	\$16.98	\$19.10	\$21.23

Age	Monthly Rate per 1,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
Under 20	\$0.110	\$1.39	\$1.52	\$1.65	\$1.77	\$1.90	\$2.03	\$2.15	\$2.28	\$2.41	\$2.53
20-24	\$0.110	\$1.39	\$1.52	\$1.65	\$1.77	\$1.90	\$2.03	\$2.15	\$2.28	\$2.41	\$2.53
25-29	\$0.110	\$1.39	\$1.52	\$1.65	\$1.77	\$1.90	\$2.03	\$2.15	\$2.28	\$2.41	\$2.53
30-34	\$0.110	\$1.39	\$1.52	\$1.65	\$1.77	\$1.90	\$2.03	\$2.15	\$2.28	\$2.41	\$2.53
35-39	\$0.140	\$1.77	\$1.93	\$2.10	\$2.26	\$2.42	\$2.58	\$2.74	\$2.90	\$3.06	\$3.23
40-44	\$0.200	\$2.53	\$2.76	\$3.00	\$3.23	\$3.46	\$3.69	\$3.92	\$4.15	\$4.38	\$4.61
45-49	\$0.310	\$3.93	\$4.29	\$4.65	\$5.00	\$5.36	\$5.72	\$6.08	\$6.43	\$6.79	\$7.15
50-54	\$0.490	\$6.21	\$6.78	\$7.35	\$7.91	\$8.48	\$9.04	\$9.61	\$10.17	\$10.74	\$11.30
55-59	\$0.760	\$9.64	\$10.52	\$11.40	\$12.27	\$13.15	\$14.03	\$14.90	\$15.78	\$16.66	\$17.53
60-64	\$1.090	\$13.83	\$15.09	\$16.35	\$17.60	\$18.86	\$20.12	\$21.38	\$22.63	\$23.89	\$25.15
65-69	\$1.840	\$23.35	\$25.47	\$27.60	\$29.72	\$31.84	\$33.96	\$36.09	\$38.21	\$40.33	\$42.46

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