Life Insurance January 1, 2026 - December 31, 2026



Basic - Term Life Insurance

The College pays the premium for your Basic Life insurance. The benefit is 100% of your basic annual salary rounded to the next higher multiple of \$1,000.

Additional - Term Life Insurance

Maxium benefit of \$700,000 (\$500,000 without underwriting approval). Coverage can be elected in \$10,000 increments. Elections and increases outside of Guarantee Issue require underwriting approval.

Employee Per-Pay Pemium - Per \$1,000 of Coverage

Age Bracket	2	26 Pay		20 Pay	
<25	\$	0.023	\$	0.030	
25-29	\$	0.028	\$	0.036	
30-34	\$	0.037	\$	0.048	
35-39	\$	0.042	\$	0.054	
40-44	\$	0.055	\$	0.072	
45-49	\$	0.088	\$	0.114	
50-54	\$	0.157	\$	0.204	
55-59	\$	0.240	\$	0.312	
60-64	\$	0.360	\$	0.468	
65-69	\$	0.586	\$	0.762	
70+	\$	0.951	\$	1.236	



Dependent - Term Life Insurance

Elections outside of Guarantee Issue require underwriting approval.

Employee Per-Pay Premium

Spouse	Volume \$10,000	26 Pay		20 Pay	
		\$	1.13	\$	1.47
Child(ren)	\$5,000	\$	0.23	\$	0.30

^{*}Your share of the benefit costs will be deducted from your pay in equal amounts in the applicable pay periods in a program year. The College does not prorate benefit deductions. 10/10/2025