

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

Maximum 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 Premium - Per \$1,000 of Coverage

Age Bracket	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

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