

Prudential – Voluntary Life Insurance Rates 2021

Employee Rates

If you elect Additional Life insurance, your monthly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee's Age (as of 01/01/15)	Rate Per \$1,000 of Total Coverage
<=24	\$0.07
25-29	\$0.08
30-34	\$0.10
35-39	\$0.17
40-44	\$0.21
45-49	\$0.34
50-54	\$0.54
55-59	\$0.82
60-64	\$1.28
65-69	\$2.21
70-74	\$3.93
75+	\$7.75

To calculate your premium:

1. Amount Elected: Write this amount on the Additional Life or Additional Life with AD&D (for Life only) requested amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

NOTE: If you elect to add AD&D Insurance, your monthly rate is \$0.04 per \$1,000 of AD&D benefit. Premiums for this coverage will be deducted directly from your paycheck.

Spouse Rates

If you elect Dependents Life insurance for your spouse, your monthly rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Spouse's Age (as of 01/01/15)	Rate (Per \$1,000 of Total Coverage)
<=24	\$0.08
25-29	\$0.09
30-34	\$0.11
35-39	\$0.15
40-44	\$0.21
45-49	\$0.34
50-54	\$0.53
55-59	\$0.81
60-64	\$1.41
65-69	\$2.44
70-74	\$4.35
75+	\$8.55

To calculate the premium for your spouse:

1. Amount Elected: Write this amount on the Spouse Life or Spouse Life with AD&D (for Life only) requested amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

NOTE: If you elect to add AD&D Insurance for your spouse, your monthly rate is \$0.04 per \$1,000 of AD&D benefit. Premiums for this coverage will be deducted directly from your paycheck.

Child Rates

If you elect Dependents Life insurance for your eligible child(ren), your monthly rate for this coverage is \$3.60 per \$10,000 regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck.

NOTE: If you elect to add AD&D Insurance for your eligible child(ren), your monthly rate is \$0.30 per \$10,000 of AD&D benefit. Premiums for this coverage will be deducted directly from your paycheck.