



## 2025 Employee Basic Term Life/AD&D Coverage Calculation Examples

Central State Government/State Higher Education Employee Premium Rate = Zero

Central State Government/State Higher Education Employer Premium Rate = \$0.162 Basic Term Life;  
\$0.019 Basic AD&D per \$1,000 Benefit

State Offline Agency Employee Premium Rate = \$0.162 Basic Term Life; \$0.019 Basic AD&D per \$1,000 Benefit

SALARY	LEVELS OF COVERAGE		CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYEE PREMIUM RATES		CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYER AND STATE OFFLINE AGENCY EMPLOYEE PREMIUM RATES		
	Basic Term Life	Basic AD&D	\$0	\$0	Basic Term Life	Basic AD&D	Total Premium
\$12,000.00	\$50,000	\$50,000	\$0	\$0	\$8.10	\$0.95	\$9.05
\$15,200.00	\$50,000	\$50,000	\$0	\$0	\$8.10	\$0.95	\$9.05
\$24,152.00	\$50,000	\$50,000	\$0	\$0	\$8.10	\$0.95	\$9.05
\$30,057.00	\$50,000	\$50,000	\$0	\$0	\$8.10	\$0.95	\$9.05
\$71,000.00	\$71,000	\$71,000	\$0	\$0	\$11.502	\$1.349	\$12.85
\$125,000.00	\$125,000	\$125,000	\$0	\$0	\$20.25	\$2.375	\$22.63
\$288,545.00	\$250,000	\$250,000	\$0	\$0	\$40.50	\$4.75	\$45.25

Basic term life coverage amount is equal to 1x the employee's base annual salary rounded to the next highest \$1,000. Minimum coverage is \$50,000 and maximum coverage is \$250,000, except when reduced at age milestones shown below. Basic AD&D coverage amount is equal to 1x the basic term life coverage amount.

### REDUCTION IN COVERAGE EXAMPLES DUE TO REACHING AGE MILESTONES

SALARY	UNDER AGE 65 COVERAGE (100%)		AGES 65 – 69 AND ALL PERMAPLAN EMPLOYEES (65%)		AGES 70 – 74 (45%)		AGES 75 AND OVER (30%)	
	Basic Term Life	Basic AD&D	Basic Term Life	Basic AD&D	Basic Term Life	Basic AD&D	Basic Term Life	Basic AD&D
\$12,000.00	\$50,000	\$50,000	\$32,500	\$32,500	\$22,500	\$22,500	\$15,000	\$15,000
\$15,200.00	\$50,000	\$50,000	\$32,500	\$32,500	\$22,500	\$22,500	\$15,000	\$15,000
\$24,152.00	\$50,000	\$50,000	\$32,500	\$32,500	\$22,500	\$22,500	\$15,000	\$15,000
\$30,057.00	\$50,000	\$50,000	\$32,500	\$32,500	\$22,500	\$22,500	\$15,000	\$15,000
\$71,000.00	\$71,000	\$71,000	\$46,150	\$46,150	\$31,950	\$31,950	\$21,300	\$21,300
\$125,000.00	\$125,000	\$125,000	\$81,250	\$81,250	\$56,250	\$56,250	\$37,500	\$37,500
\$288,545.00	\$250,000	\$250,000	\$162,500	\$162,500	\$112,500	\$112,500	\$75,000	\$75,000