



Voluntary AD&D 2025 Monthly Cost Illustration

Monthly Premium Rate Per \$1,000 of Benefit = \$0.021

EMPLOYEE VOLUNTARY AD&D		DEPENDENT VOLUNTARY AD&D		TOTAL
Employee Level of Voluntary AD&D Coverage	Total Monthly Cost - Employee Only	Spouse Only: 60% of EE's Voluntary AD&D	Monthly Cost - Spouse Only	Total Monthly Cost - Employee + Spouse
\$50,000	\$1.050	\$30,000	\$0.630	\$1.680
\$60,000	\$1.260	\$36,000	\$0.756	\$2.016
\$100,000	\$2.100	\$60,000	\$1.260	\$3.360
\$250,000	\$5.250	\$150,000	\$3.150	\$8.400
\$500,000	\$10.500	\$300,000	\$6.300	\$16.800

EMPLOYEE VOLUNTARY AD&D		DEPENDENT - SPOUSE & CHILD(REN) VOLUNTARY AD&D				TOTAL	ADDITIONAL CHILDREN
Employee Level of Voluntary AD&D Coverage	Total Monthly Cost - Employee Only	Spouse = 40% of EE's Voluntary AD&D	Child(ren) = 10% of EE's Voluntary AD&D (per child)	Total Spouse & Child (one child) Voluntary AD&D Coverage	Total Monthly Cost - Spouse and Child (one child)	Total Monthly Cost - Employee + Spouse + Child (one child)	Additional Monthly Cost per Enrolled Child
\$50,000	\$1.050	\$20,000	\$5,000	\$25,000	\$0.525	\$1.575	\$0.105
\$60,000	\$1.260	\$24,000	\$6,000	\$30,000	\$0.630	\$1.890	\$0.126
\$100,000	\$2.100	\$40,000	\$10,000	\$50,000	\$1.050	\$3.150	\$0.210
\$250,000	\$5.250	\$100,000	\$25,000	\$125,000	\$2.625	\$7.875	\$0.525
\$500,000	\$10.500	\$200,000	\$50,000	\$250,000	\$5.250	\$15.750	\$1.050

EMPLOYEE VOLUNTARY AD&D		DEPENDENT VOLUNTARY AD&D - CHILD(REN) ONLY		TOTAL	ADDITIONAL CHILDREN
Employee Level of Voluntary AD&D Coverage	Total Monthly Cost - Employee Only	Child(ren) Only = 10% of EE's Voluntary AD&D per Child	Monthly Cost - Child(ren) Only (One Child)	Total Monthly Cost - Employee + Child	Additional Monthly Cost per Enrolled Child
\$50,000	\$1.050	\$5,000	\$0.105	\$1.155	\$0.105
\$60,000	\$1.260	\$6,000	\$0.126	\$1.386	\$0.126
\$100,000	\$2.100	\$10,000	\$0.210	\$2.310	\$0.210
\$250,000	\$5.250	\$25,000	\$0.525	\$5.775	\$0.525
\$500,000	\$10.500	\$50,000	\$1.050	\$11.550	\$1.050