



OFFICE OF GROUP BENEFITS  
**OFFICIAL SCHEDULE OF PREMIUM RATES**  
 BASIC AND SUPPLEMENTAL LIFE INSURANCE\*  
 RATES EFFECTIVE JANUARY 1, 2018


			Age Group: 19 and Under			Age Group: 20 - 24			Age Group: 25 - 29			Age Group: 30 - 34			Age Group: 35 - 39		
Annual Earnings**	Maximum		Employee	Employer		Employee	Employer		Employee	Employer		Employee	Employer		Employee	Employer	
From - To	Insurance		Share	Share	Total	Share	Share	Total	Share	Share	Total	Share	Share	Total	Share	Share	Total
<b>Basic Life</b>																	
	\$5,000		\$0.20	\$0.20	\$0.40	\$0.20	\$0.20	\$0.40	\$0.20	\$0.20	\$0.40	\$0.30	\$0.30	\$0.60	\$0.30	\$0.30	\$0.60
<b>Basic &amp; Supplemental Life</b>																	
\$2,000.01 - \$2,666.66	\$6,000		\$0.24	\$0.24	\$0.48	\$0.24	\$0.24	\$0.48	\$0.24	\$0.24	\$0.48	\$0.36	\$0.36	\$0.72	\$0.36	\$0.36	\$0.72
\$2,666.67 - \$3,333.33	\$7,000		\$0.28	\$0.28	\$0.56	\$0.28	\$0.28	\$0.56	\$0.28	\$0.28	\$0.56	\$0.42	\$0.42	\$0.84	\$0.42	\$0.42	\$0.84
\$3,333.34 - \$4,000.00	\$8,000		\$0.32	\$0.32	\$0.64	\$0.32	\$0.32	\$0.64	\$0.32	\$0.32	\$0.64	\$0.48	\$0.48	\$0.96	\$0.48	\$0.48	\$0.96
\$4,000.01 - \$4,666.66	\$9,000		\$0.36	\$0.36	\$0.72	\$0.36	\$0.36	\$0.72	\$0.36	\$0.36	\$0.72	\$0.54	\$0.54	\$1.08	\$0.54	\$0.54	\$1.08
\$4,666.67 - \$5,333.33	\$10,000		\$0.40	\$0.40	\$0.80	\$0.40	\$0.40	\$0.80	\$0.40	\$0.40	\$0.80	\$0.60	\$0.60	\$1.20	\$0.60	\$0.60	\$1.20
\$5,333.34 - \$6,000.00	\$11,000		\$0.44	\$0.44	\$0.88	\$0.44	\$0.44	\$0.88	\$0.44	\$0.44	\$0.88	\$0.66	\$0.66	\$1.32	\$0.66	\$0.66	\$1.32
\$6,000.01 - \$6,666.66	\$12,000		\$0.48	\$0.48	\$0.96	\$0.48	\$0.48	\$0.96	\$0.48	\$0.48	\$0.96	\$0.72	\$0.72	\$1.44	\$0.72	\$0.72	\$1.44
\$6,666.67 - \$7,333.33	\$13,000		\$0.52	\$0.52	\$1.04	\$0.52	\$0.52	\$1.04	\$0.52	\$0.52	\$1.04	\$0.78	\$0.78	\$1.56	\$0.78	\$0.78	\$1.56
\$7,333.34 - \$8,000.00	\$14,000		\$0.56	\$0.56	\$1.12	\$0.56	\$0.56	\$1.12	\$0.56	\$0.56	\$1.12	\$0.84	\$0.84	\$1.68	\$0.84	\$0.84	\$1.68
\$8,000.01 - \$8,666.66	\$15,000		\$0.60	\$0.60	\$1.20	\$0.60	\$0.60	\$1.20	\$0.60	\$0.60	\$1.20	\$0.90	\$0.90	\$1.80	\$0.90	\$0.90	\$1.80
\$8,666.67 - \$9,333.33	\$16,000		\$0.64	\$0.64	\$1.28	\$0.64	\$0.64	\$1.28	\$0.64	\$0.64	\$1.28	\$0.96	\$0.96	\$1.92	\$0.96	\$0.96	\$1.92
\$9,333.34 - \$10,000.00	\$17,000		\$0.68	\$0.68	\$1.36	\$0.68	\$0.68	\$1.36	\$0.68	\$0.68	\$1.36	\$1.02	\$1.02	\$2.04	\$1.02	\$1.02	\$2.04
\$10,000.01 - \$10,666.66	\$18,000		\$0.72	\$0.72	\$1.44	\$0.72	\$0.72	\$1.44	\$0.72	\$0.72	\$1.44	\$1.08	\$1.08	\$2.16	\$1.08	\$1.08	\$2.16
\$10,666.67 - \$11,333.33	\$19,000		\$0.76	\$0.76	\$1.52	\$0.76	\$0.76	\$1.52	\$0.76	\$0.76	\$1.52	\$1.14	\$1.14	\$2.28	\$1.14	\$1.14	\$2.28
\$11,333.34 - \$13,333.33	\$20,000		\$0.80	\$0.80	\$1.60	\$0.80	\$0.80	\$1.60	\$0.80	\$0.80	\$1.60	\$1.20	\$1.20	\$2.40	\$1.20	\$1.20	\$2.40
\$13,333.34 - \$14,000.00	\$21,000		\$0.84	\$0.84	\$1.68	\$0.84	\$0.84	\$1.68	\$0.84	\$0.84	\$1.68	\$1.26	\$1.26	\$2.52	\$1.26	\$1.26	\$2.52
\$14,000.01 - \$14,666.66	\$22,000		\$0.88	\$0.88	\$1.76	\$0.88	\$0.88	\$1.76	\$0.88	\$0.88	\$1.76	\$1.32	\$1.32	\$2.64	\$1.32	\$1.32	\$2.64
\$14,666.67 - \$15,333.33	\$23,000		\$0.92	\$0.92	\$1.84	\$0.92	\$0.92	\$1.84	\$0.92	\$0.92	\$1.84	\$1.38	\$1.38	\$2.76	\$1.38	\$1.38	\$2.76
\$15,333.34 - \$16,000.00	\$24,000		\$0.96	\$0.96	\$1.92	\$0.96	\$0.96	\$1.92	\$0.96	\$0.96	\$1.92	\$1.44	\$1.44	\$2.88	\$1.44	\$1.44	\$2.88
\$16,000.01 - \$16,666.66	\$25,000		\$1.00	\$1.00	\$2.00	\$1.00	\$1.00	\$2.00	\$1.00	\$1.00	\$2.00	\$1.50	\$1.50	\$3.00	\$1.50	\$1.50	\$3.00
\$16,666.67 - \$17,333.33	\$26,000		\$1.04	\$1.04	\$2.08	\$1.04	\$1.04	\$2.08	\$1.04	\$1.04	\$2.08	\$1.56	\$1.56	\$3.12	\$1.56	\$1.56	\$3.12
\$17,333.34 - \$18,000.00	\$27,000		\$1.08	\$1.08	\$2.16	\$1.08	\$1.08	\$2.16	\$1.08	\$1.08	\$2.16	\$1.62	\$1.62	\$3.24	\$1.62	\$1.62	\$3.24
\$18,000.01 - \$18,666.66	\$28,000		\$1.12	\$1.12	\$2.24	\$1.12	\$1.12	\$2.24	\$1.12	\$1.12	\$2.24	\$1.68	\$1.68	\$3.36	\$1.68	\$1.68	\$3.36
\$18,666.67 - \$19,333.33	\$29,000		\$1.16	\$1.16	\$2.32	\$1.16	\$1.16	\$2.32	\$1.16	\$1.16	\$2.32	\$1.74	\$1.74	\$3.48	\$1.74	\$1.74	\$3.48
\$19,333.34 - \$20,000.00	\$30,000		\$1.20	\$1.20	\$2.40	\$1.20	\$1.20	\$2.40	\$1.20	\$1.20	\$2.40	\$1.80	\$1.80	\$3.60	\$1.80	\$1.80	\$3.60
\$20,000.01 - \$20,666.66	\$31,000		\$1.24	\$1.24	\$2.48	\$1.24	\$1.24	\$2.48	\$1.24	\$1.24	\$2.48	\$1.86	\$1.86	\$3.72	\$1.86	\$1.86	\$3.72
\$20,666.67 - \$21,333.33	\$32,000		\$1.28	\$1.28	\$2.56	\$1.28	\$1.28	\$2.56	\$1.28	\$1.28	\$2.56	\$1.92	\$1.92	\$3.84	\$1.92	\$1.92	\$3.84
\$21,333.34 - \$22,000.00	\$33,000		\$1.32	\$1.32	\$2.64	\$1.32	\$1.32	\$2.64	\$1.32	\$1.32	\$2.64	\$1.98	\$1.98	\$3.96	\$1.98	\$1.98	\$3.96
\$22,000.01 - \$22,666.66	\$34,000		\$1.36	\$1.36	\$2.72	\$1.36	\$1.36	\$2.72	\$1.36	\$1.36	\$2.72	\$2.04	\$2.04	\$4.08	\$2.04	\$2.04	\$4.08
\$22,666.67 - \$23,333.33	\$35,000		\$1.40	\$1.40	\$2.80	\$1.40	\$1.40	\$2.80	\$1.40	\$1.40	\$2.80	\$2.10	\$2.10	\$4.20	\$2.10	\$2.10	\$4.20
\$23,333.34 - \$24,000.00	\$36,000		\$1.44	\$1.44	\$2.88	\$1.44	\$1.44	\$2.88	\$1.44	\$1.44	\$2.88	\$2.16	\$2.16	\$4.32	\$2.16	\$2.16	\$4.32
\$24,000.01 - \$24,666.66	\$37,000		\$1.48	\$1.48	\$2.96	\$1.48	\$1.48	\$2.96	\$1.48	\$1.48	\$2.96	\$2.22	\$2.22	\$4.44	\$2.22	\$2.22	\$4.44
\$24,666.67 - \$25,333.33	\$38,000		\$1.52	\$1.52	\$3.04	\$1.52	\$1.52	\$3.04	\$1.52	\$1.52	\$3.04	\$2.28	\$2.28	\$4.56	\$2.28	\$2.28	\$4.56
\$25,333.34 - \$26,000.00	\$39,000		\$1.56	\$1.56	\$3.12	\$1.56	\$1.56	\$3.12	\$1.56	\$1.56	\$3.12	\$2.34	\$2.34	\$4.68	\$2.34	\$2.34	\$4.68
\$26,000.01 - \$26,666.66	\$40,000		\$1.60	\$1.60	\$3.20	\$1.60	\$1.60	\$3.20	\$1.60	\$1.60	\$3.20	\$2.40	\$2.40	\$4.80	\$2.40	\$2.40	\$4.80
\$26,666.67 - \$27,333.33	\$41,000		\$1.64	\$1.64	\$3.28	\$1.64	\$1.64	\$3.28	\$1.64	\$1.64	\$3.28	\$2.46	\$2.46	\$4.92	\$2.46	\$2.46	\$4.92
\$27,333.34 - \$28,000.00	\$42,000		\$1.68	\$1.68	\$3.36	\$1.68	\$1.68	\$3.36	\$1.68	\$1.68	\$3.36	\$2.52	\$2.52	\$5.04	\$2.52	\$2.52	\$5.04
\$28,000.01 - \$28,666.66	\$43,000		\$1.72	\$1.72	\$3.44	\$1.72	\$1.72	\$3.44	\$1.72	\$1.72	\$3.44	\$2.58	\$2.58	\$5.16	\$2.58	\$2.58	\$5.16
\$28,666.67 - \$29,333.33	\$44,000		\$1.76	\$1.76	\$3.52	\$1.76	\$1.76	\$3.52	\$1.76	\$1.76	\$3.52	\$2.64	\$2.64	\$5.28	\$2.64	\$2.64	\$5.28
\$29,333.34 - \$30,000.00	\$45,000		\$1.80	\$1.80	\$3.60	\$1.80	\$1.80	\$3.60	\$1.80	\$1.80	\$3.60	\$2.70	\$2.70	\$5.40	\$2.70	\$2.70	\$5.40
\$30,000.01 - \$30,666.66	\$46,000		\$1.84	\$1.84	\$3.68	\$1.84	\$1.84	\$3.68	\$1.84	\$1.84	\$3.68	\$2.76	\$2.76	\$5.52	\$2.76	\$2.76	\$5.52
\$30,666.67 - \$31,333.33	\$47,000		\$1.88	\$1.88	\$3.76	\$1.88	\$1.88	\$3.76	\$1.88	\$1.88	\$3.76	\$2.82	\$2.82	\$5.64	\$2.82	\$2.82	\$5.64
\$31,333.34 - \$32,000.00	\$48,000		\$1.92	\$1.92	\$3.84	\$1.92	\$1.92	\$3.84	\$1.92	\$1.92	\$3.84	\$2.88	\$2.88	\$5.76	\$2.88	\$2.88	\$5.76
\$32,000.01 - \$32,666.66	\$49,000		\$1.96	\$1.96	\$3.92	\$1.96	\$1.96	\$3.92	\$1.96	\$1.96	\$3.92	\$2.94	\$2.94	\$5.88	\$2.94	\$2.94	\$5.88
\$32,666.67 And Over	\$50,000		\$2.00	\$2.00	\$4.00	\$2.00	\$2.00	\$4.00	\$2.00	\$2.00	\$4.00	\$3.00	\$3.00	\$6.00	\$3.00	\$3.00	\$6.00

\*Accidental Death & Dismemberment benefits are included for all active and retired employees through age sixty-nine (69).

\*\*Annual Earnings for those academic employees who work less than twelve months of the calendar year shall be the salary for that period of time required by their regular job duties as defined at the beginning of the academic year. For retired employees annual earnings means that salary level for which benefits were provided as an active employee on the last day of the month immediately preceding the actual last day of work.



OFFICE OF GROUP BENEFITS  
**OFFICIAL SCHEDULE OF PREMIUM RATES**  
 BASIC AND SUPPLEMENTAL LIFE INSURANCE\*  
 RATES EFFECTIVE JANUARY 1, 2018

			Age Group: 40 - 44			Age Group: 45 - 49			Age Group: 50 - 54			Age Group: 55 - 59			Age Group: 60 - 64			
Annual Earnings**	Maximum Insurance		Employee Share	Employer Share	Total	Employee Share	Employer Share	Total	Employee Share	Employer Share	Total	Employee Share	Employer Share	Total	Employee Share	Employer Share	Total	
From	-	To																
Basic Life			\$5,000	\$0.30	\$0.30	\$0.60	\$0.50	\$0.50	\$1.00	\$0.70	\$0.70	\$1.40	\$1.20	\$1.20	\$2.40	\$1.70	\$1.70	\$3.40
Basic & Supplemental Life																		
\$2,000.01 -	\$2,666.66	\$6,000	\$0.36	\$0.36	\$0.72	\$0.60	\$0.60	\$1.20	\$0.84	\$0.84	\$1.68	\$1.44	\$1.44	\$2.88	\$2.04	\$2.04	\$4.08	
\$2,666.67 -	\$3,333.33	\$7,000	\$0.42	\$0.42	\$0.84	\$0.70	\$0.70	\$1.40	\$0.98	\$0.98	\$1.96	\$1.68	\$1.68	\$3.36	\$2.38	\$2.38	\$4.76	
\$3,333.34 -	\$4,000.00	\$8,000	\$0.48	\$0.48	\$0.96	\$0.80	\$0.80	\$1.60	\$1.12	\$1.12	\$2.24	\$1.92	\$1.92	\$3.84	\$2.72	\$2.72	\$5.44	
\$4,000.01 -	\$4,666.66	\$9,000	\$0.54	\$0.54	\$1.08	\$0.90	\$0.90	\$1.80	\$1.26	\$1.26	\$2.52	\$2.16	\$2.16	\$4.32	\$3.06	\$3.06	\$6.12	
\$4,666.67 -	\$5,333.33	\$10,000	\$0.60	\$0.60	\$1.20	\$1.00	\$1.00	\$2.00	\$1.40	\$1.40	\$2.80	\$2.40	\$2.40	\$4.80	\$3.40	\$3.40	\$6.80	
\$5,333.34 -	\$6,000.00	\$11,000	\$0.66	\$0.66	\$1.32	\$1.10	\$1.10	\$2.20	\$1.54	\$1.54	\$3.08	\$2.64	\$2.64	\$5.28	\$3.74	\$3.74	\$7.48	
\$6,000.01 -	\$6,666.66	\$12,000	\$0.72	\$0.72	\$1.44	\$1.20	\$1.20	\$2.40	\$1.68	\$1.68	\$3.36	\$2.88	\$2.88	\$5.76	\$4.08	\$4.08	\$8.16	
\$6,666.67 -	\$7,333.33	\$13,000	\$0.78	\$0.78	\$1.56	\$1.30	\$1.30	\$2.60	\$1.82	\$1.82	\$3.64	\$3.12	\$3.12	\$6.24	\$4.42	\$4.42	\$8.84	
\$7,333.34 -	\$8,000.00	\$14,000	\$0.84	\$0.84	\$1.68	\$1.40	\$1.40	\$2.80	\$1.96	\$1.96	\$3.92	\$3.36	\$3.36	\$6.72	\$4.76	\$4.76	\$9.52	
\$8,000.01 -	\$8,666.66	\$15,000	\$0.90	\$0.90	\$1.80	\$1.50	\$1.50	\$3.00	\$2.10	\$2.10	\$4.20	\$3.60	\$3.60	\$7.20	\$5.10	\$5.10	\$10.20	
\$8,666.67 -	\$9,333.33	\$16,000	\$0.96	\$0.96	\$1.92	\$1.60	\$1.60	\$3.20	\$2.24	\$2.24	\$4.48	\$3.84	\$3.84	\$7.68	\$5.44	\$5.44	\$10.88	
\$9,333.34 -	\$10,000.00	\$17,000	\$1.02	\$1.02	\$2.04	\$1.70	\$1.70	\$3.40	\$2.38	\$2.38	\$4.76	\$4.08	\$4.08	\$8.16	\$5.78	\$5.78	\$11.56	
\$10,000.01 -	\$10,666.66	\$18,000	\$1.08	\$1.08	\$2.16	\$1.80	\$1.80	\$3.60	\$2.52	\$2.52	\$5.04	\$4.32	\$4.32	\$8.64	\$6.12	\$6.12	\$12.24	
\$10,666.67 -	\$11,333.33	\$19,000	\$1.14	\$1.14	\$2.28	\$1.90	\$1.90	\$3.80	\$2.66	\$2.66	\$5.32	\$4.56	\$4.56	\$9.12	\$6.46	\$6.46	\$12.92	
\$11,333.34 -	\$12,000.00	\$20,000	\$1.20	\$1.20	\$2.40	\$2.00	\$2.00	\$4.00	\$2.80	\$2.80	\$5.60	\$4.80	\$4.80	\$9.60	\$6.80	\$6.80	\$13.60	
\$12,000.01 -	\$12,666.66	\$21,000	\$1.26	\$1.26	\$2.52	\$2.10	\$2.10	\$4.20	\$2.94	\$2.94	\$5.88	\$5.04	\$5.04	\$10.08	\$7.14	\$7.14	\$14.28	
\$12,666.67 -	\$13,333.33	\$22,000	\$1.32	\$1.32	\$2.64	\$2.20	\$2.20	\$4.40	\$3.08	\$3.08	\$6.16	\$5.28	\$5.28	\$10.56	\$7.48	\$7.48	\$14.96	
\$13,333.34 -	\$14,000.00	\$23,000	\$1.38	\$1.38	\$2.76	\$2.30	\$2.30	\$4.60	\$3.22	\$3.22	\$6.44	\$5.52	\$5.52	\$11.04	\$7.82	\$7.82	\$15.64	
\$14,000.01 -	\$14,666.66	\$24,000	\$1.44	\$1.44	\$2.88	\$2.40	\$2.40	\$4.80	\$3.36	\$3.36	\$6.72	\$5.76	\$5.76	\$11.52	\$8.16	\$8.16	\$16.32	
\$14,666.67 -	\$15,333.33	\$25,000	\$1.50	\$1.50	\$3.00	\$2.50	\$2.50	\$5.00	\$3.50	\$3.50	\$7.00	\$6.00	\$6.00	\$12.00	\$8.50	\$8.50	\$17.00	
\$15,333.34 -	\$16,000.00	\$26,000	\$1.56	\$1.56	\$3.12	\$2.60	\$2.60	\$5.20	\$3.64	\$3.64	\$7.28	\$6.24	\$6.24	\$12.48	\$8.84	\$8.84	\$17.68	
\$16,000.01 -	\$16,666.66	\$27,000	\$1.62	\$1.62	\$3.24	\$2.70	\$2.70	\$5.40	\$3.78	\$3.78	\$7.56	\$6.48	\$6.48	\$12.96	\$9.18	\$9.18	\$18.36	
\$16,666.67 -	\$17,333.33	\$28,000	\$1.68	\$1.68	\$3.36	\$2.80	\$2.80	\$5.60	\$3.92	\$3.92	\$7.84	\$6.72	\$6.72	\$13.44	\$9.52	\$9.52	\$19.04	
\$17,333.34 -	\$18,000.00	\$29,000	\$1.74	\$1.74	\$3.48	\$2.90	\$2.90	\$5.80	\$4.06	\$4.06	\$8.12	\$6.96	\$6.96	\$13.92	\$9.86	\$9.86	\$19.72	
\$18,000.01 -	\$18,666.66	\$30,000	\$1.80	\$1.80	\$3.60	\$3.00	\$3.00	\$6.00	\$4.20	\$4.20	\$8.40	\$7.20	\$7.20	\$14.40	\$10.20	\$10.20	\$20.40	
\$18,666.67 -	\$19,333.33	\$31,000	\$1.86	\$1.86	\$3.72	\$3.10	\$3.10	\$6.20	\$4.34	\$4.34	\$8.68	\$7.44	\$7.44	\$14.88	\$10.54	\$10.54	\$21.08	
\$19,333.34 -	\$20,000.00	\$32,000	\$1.92	\$1.92	\$3.84	\$3.20	\$3.20	\$6.40	\$4.48	\$4.48	\$8.96	\$7.68	\$7.68	\$15.36	\$10.88	\$10.88	\$21.76	
\$20,000.01 -	\$20,666.66	\$33,000	\$1.98	\$1.98	\$3.96	\$3.30	\$3.30	\$6.60	\$4.62	\$4.62	\$9.24	\$7.92	\$7.92	\$15.84	\$11.22	\$11.22	\$22.44	
\$20,666.67 -	\$21,333.33	\$34,000	\$2.04	\$2.04	\$4.08	\$3.40	\$3.40	\$6.80	\$4.76	\$4.76	\$9.52	\$8.16	\$8.16	\$16.32	\$11.56	\$11.56	\$23.12	
\$21,333.34 -	\$22,000.00	\$35,000	\$2.10	\$2.10	\$4.20	\$3.50	\$3.50	\$7.00	\$4.90	\$4.90	\$9.80	\$8.40	\$8.40	\$16.80	\$11.90	\$11.90	\$23.80	
\$22,000.01 -	\$22,666.66	\$36,000	\$2.16	\$2.16	\$4.32	\$3.60	\$3.60	\$7.20	\$5.04	\$5.04	\$10.08	\$8.64	\$8.64	\$17.28	\$12.24	\$12.24	\$24.48	
\$22,666.67 -	\$23,333.33	\$37,000	\$2.22	\$2.22	\$4.44	\$3.70	\$3.70	\$7.40	\$5.18	\$5.18	\$10.36	\$8.88	\$8.88	\$17.76	\$12.58	\$12.58	\$25.16	
\$23,333.34 -	\$24,000.00	\$38,000	\$2.28	\$2.28	\$4.56	\$3.80	\$3.80	\$7.60	\$5.32	\$5.32	\$10.64	\$9.12	\$9.12	\$18.24	\$12.92	\$12.92	\$25.84	
\$24,000.01 -	\$24,666.66	\$39,000	\$2.34	\$2.34	\$4.68	\$3.90	\$3.90	\$7.80	\$5.46	\$5.46	\$10.92	\$9.36	\$9.36	\$18.72	\$13.26	\$13.26	\$26.52	
\$24,666.67 -	\$25,333.33	\$40,000	\$2.40	\$2.40	\$4.80	\$4.00	\$4.00	\$8.00	\$5.60	\$5.60	\$11.20	\$9.60	\$9.60	\$19.20	\$13.60	\$13.60	\$27.20	
\$25,333.34 -	\$26,000.00	\$41,000	\$2.46	\$2.46	\$4.92	\$4.10	\$4.10	\$8.20	\$5.74	\$5.74	\$11.48	\$9.84	\$9.84	\$19.68	\$13.94	\$13.94	\$27.88	
\$26,000.01 -	\$26,666.66	\$42,000	\$2.52	\$2.52	\$5.04	\$4.20	\$4.20	\$8.40	\$5.88	\$5.88	\$11.76	\$10.08	\$10.08	\$20.16	\$14.28	\$14.28	\$28.56	
\$26,666.67 -	\$27,333.33	\$43,000	\$2.58	\$2.58	\$5.16	\$4.30	\$4.30	\$8.60	\$6.02	\$6.02	\$12.04	\$10.32	\$10.32	\$20.64	\$14.62	\$14.62	\$29.24	
\$27,333.34 -	\$28,000.00	\$44,000	\$2.64	\$2.64	\$5.28	\$4.40	\$4.40	\$8.80	\$6.16	\$6.16	\$12.32	\$10.56	\$10.56	\$21.12	\$14.96	\$14.96	\$29.92	
\$28,000.01 -	\$28,666.66	\$45,000	\$2.70	\$2.70	\$5.40	\$4.50	\$4.50	\$9.00	\$6.30	\$6.30	\$12.60	\$10.80	\$10.80	\$21.60	\$15.30	\$15.30	\$30.60	
\$28,666.67 -	\$29,333.33	\$46,000	\$2.76	\$2.76	\$5.52	\$4.60	\$4.60	\$9.20	\$6.44	\$6.44	\$12.88	\$11.04	\$11.04	\$22.08	\$15.64	\$15.64	\$31.28	
\$29,333.34 -	\$30,000.00	\$47,000	\$2.82	\$2.82	\$5.64	\$4.70	\$4.70	\$9.40	\$6.58	\$6.58	\$13.16	\$11.28	\$11.28	\$22.56	\$15.98	\$15.98	\$31.96	
\$30,000.01 -	\$30,666.66	\$48,000	\$2.88	\$2.88	\$5.76	\$4.80	\$4.80	\$9.60	\$6.72	\$6.72	\$13.44	\$11.52	\$11.52	\$23.04	\$16.32	\$16.32	\$32.64	
\$30,666.67 -	\$31,333.33	\$49,000	\$2.94	\$2.94	\$5.88	\$4.90	\$4.90	\$9.80	\$6.86	\$6.86	\$13.72	\$11.76	\$11.76	\$23.52	\$16.66	\$16.66	\$33.32	
\$31,333.34 -	\$32,000.00	\$50,000	\$3.00	\$3.00	\$6.00	\$5.00	\$5.00	\$10.00	\$7.00	\$7.00	\$14.00	\$12.00	\$12.00	\$24.00	\$17.00	\$17.00	\$34.00	
\$32,000.01 -	\$32,666.66	\$50,000	\$3.00	\$3.00	\$6.00	\$5.00	\$5.00	\$10.00	\$7.00	\$7.00	\$14.00	\$12.00	\$12.00	\$24.00	\$17.00	\$17.00	\$34.00	
\$32,666.67 -	\$33,333.33	\$50,000	\$3.00	\$3.00	\$6.00	\$5.00	\$5.00	\$10.00	\$7.00	\$7.00	\$14.00	\$12.00	\$12.00	\$24.00	\$17.00	\$17.00	\$34.00	

Accidental Death & Dismemberment benefits are included for all active and retired employees through age sixty-nine (69).

Annual Earnings for those academic employees who work less than twelve months of the calendar year shall be the salary for that period of time required by their regular job duties as defined at the beginning of the academic year. For retired employees annual earnings means that salary level for which benefits were provided as an active employee on the last day of the month immediately preceeding the actual last day of work.



OFFICE OF GROUP BENEFITS  
**OFFICIAL SCHEDULE OF PREMIUM RATES**  
 BASIC AND SUPPLEMENTAL LIFE INSURANCE\*  
 RATES EFFECTIVE JANUARY 1, 2018

			Age Group: 65 - 69			
Annual Earnings**			Maximum Insurance	Employee Share	Employer Share	Total
From	-	To				
<b>Basic Life</b>						
			\$4,000	\$2.56	\$2.56	\$5.12
<b>Basic &amp; Supplemental Life</b>						
\$2,000.01	-	\$2,666.66	\$5,000	\$3.20	\$3.20	\$6.40
\$2,666.67	-	\$4,000.00	\$6,000	\$3.84	\$3.84	\$7.68
\$4,000.01	-	\$4,666.66	\$7,000	\$4.48	\$4.48	\$8.96
\$4,666.67	-	\$5,333.33	\$8,000	\$5.12	\$5.12	\$10.24
\$5,333.34	-	\$6,666.66	\$9,000	\$5.76	\$5.76	\$11.52
\$6,666.67	-	\$7,333.33	\$10,000	\$6.40	\$6.40	\$12.80
\$7,333.34	-	\$8,000.00	\$11,000	\$7.04	\$7.04	\$14.08
\$8,000.01	-	\$9,333.33	\$12,000	\$7.68	\$7.68	\$15.36
\$9,333.34	-	\$10,000.00	\$13,000	\$8.32	\$8.32	\$16.64
\$10,000.01	-	\$10,666.66	\$14,000	\$8.96	\$8.96	\$17.92
\$10,666.67	-	\$13,333.33	\$15,000	\$9.60	\$9.60	\$19.20
\$13,333.34	-	\$14,000.00	\$16,000	\$10.24	\$10.24	\$20.48
\$14,000.01	-	\$14,666.66	\$17,000	\$10.88	\$10.88	\$21.76
\$14,666.67	-	\$16,000.00	\$18,000	\$11.52	\$11.52	\$23.04
\$16,000.01	-	\$16,666.66	\$19,000	\$12.16	\$12.16	\$24.32
\$16,666.67	-	\$17,333.33	\$20,000	\$12.80	\$12.80	\$25.60
\$17,333.34	-	\$18,666.66	\$21,000	\$13.44	\$13.44	\$26.88
\$18,666.67	-	\$19,333.33	\$22,000	\$14.08	\$14.08	\$28.16
\$19,333.34	-	\$20,000.00	\$23,000	\$14.72	\$14.72	\$29.44
\$20,000.01	-	\$21,333.33	\$24,000	\$15.36	\$15.36	\$30.72
\$21,333.34	-	\$22,000.00	\$25,000	\$16.00	\$16.00	\$32.00
\$22,000.01	-	\$22,666.66	\$26,000	\$16.64	\$16.64	\$33.28
\$22,666.67	-	\$24,000.00	\$27,000	\$17.28	\$17.28	\$34.56
\$24,000.01	-	\$24,666.66	\$28,000	\$17.92	\$17.92	\$35.84
\$24,666.67	-	\$25,333.33	\$29,000	\$18.56	\$18.56	\$37.12
\$25,333.34	-	\$26,666.66	\$30,000	\$19.20	\$19.20	\$38.40
\$26,666.67	-	\$27,333.33	\$31,000	\$19.84	\$19.84	\$39.68
\$27,333.34	-	\$28,000.00	\$32,000	\$20.48	\$20.48	\$40.96
\$28,000.01	-	\$29,333.33	\$33,000	\$21.12	\$21.12	\$42.24
\$29,333.34	-	\$30,000.00	\$34,000	\$21.76	\$21.76	\$43.52
\$30,000.01	-	\$30,666.66	\$35,000	\$22.40	\$22.40	\$44.80
\$30,666.67	-	\$32,000.00	\$36,000	\$23.04	\$23.04	\$46.08
\$32,000.01	-	\$32,666.66	\$37,000	\$23.68	\$23.68	\$47.36
\$32,666.67	And Over		\$38,000	\$24.32	\$24.32	\$48.64

Accidental Death & Dismemberment benefits are included for all active and retired employees through age sixty-nine (69).

Annual Earnings for those academic employees who work less than twelve months of the calendar year shall be the salary for that period of time required by their regular job duties as defined at the beginning of the academic year. For retired employees annual earnings means that salary level for which benefits were provided as an active employee on the last day of the month immediately preceeding the actual last day of work.



OFFICE OF GROUP BENEFITS  
**OFFICIAL SCHEDULE OF PREMIUM RATES**  
 BASIC AND SUPPLEMENTAL LIFE INSURANCE\*  
 RATES EFFECTIVE JANUARY 1, 2018

Annual Earnings**		Maximum Insurance	Active Employees Age Group: 70 - 74			Retired Employees Age Group: 70 - 74			Active Employees Age Group: 75 - 79			Retired Employees Age Group: 75 - 79		
			Employee Share	Employer Share	Total	Employee Share	Employer Share	Total	Employee Share	Employer Share	Total	Employee Share	Employer Share	Total
<b>Basic Life</b>														
		<b>\$3,000</b>	\$3.30	\$3.30	\$6.60	\$3.24	\$3.24	\$6.48	\$4.98	\$4.98	\$9.96	\$4.92	\$4.92	\$9.84
<b>Basic &amp; Supplemental Life</b>														
\$2,000.01 - \$4,000.00		\$4,000	\$4.40	\$4.40	\$8.80	\$4.32	\$4.32	\$8.64	\$6.64	\$6.64	\$13.28	\$6.56	\$6.56	\$13.12
\$4,000.01 - \$5,333.33		\$5,000	\$5.50	\$5.50	\$11.00	\$5.40	\$5.40	\$10.80	\$8.30	\$8.30	\$16.60	\$8.20	\$8.20	\$16.40
\$5,333.34 - \$6,666.66		\$6,000	\$6.60	\$6.60	\$13.20	\$6.48	\$6.48	\$12.96	\$9.96	\$9.96	\$19.92	\$9.84	\$9.84	\$19.68
\$6,666.67 - \$8,000.00		\$7,000	\$7.70	\$7.70	\$15.40	\$7.56	\$7.56	\$15.12	\$11.62	\$11.62	\$23.24	\$11.48	\$11.48	\$22.96
\$8,000.01 - \$9,333.33		\$8,000	\$8.80	\$8.80	\$17.60	\$8.64	\$8.64	\$17.28	\$13.28	\$13.28	\$26.56	\$13.12	\$13.12	\$26.24
\$9,333.34 - \$10,666.66		\$9,000	\$9.90	\$9.90	\$19.80	\$9.72	\$9.72	\$19.44	\$14.94	\$14.94	\$29.88	\$14.76	\$14.76	\$29.52
\$10,666.67 - \$13,333.33		\$10,000	\$11.00	\$11.00	\$22.00	\$10.80	\$10.80	\$21.60	\$16.60	\$16.60	\$33.20	\$16.40	\$16.40	\$32.80
\$13,333.34 - \$14,666.66		\$11,000	\$12.10	\$12.10	\$24.20	\$11.88	\$11.88	\$23.76	\$18.26	\$18.26	\$36.52	\$18.04	\$18.04	\$36.08
\$14,666.67 - \$16,000.00		\$12,000	\$13.20	\$13.20	\$26.40	\$12.96	\$12.96	\$25.92	\$19.92	\$19.92	\$39.84	\$19.68	\$19.68	\$39.36
\$16,000.01 - \$17,333.33		\$13,000	\$14.30	\$14.30	\$28.60	\$14.04	\$14.04	\$28.08	\$21.58	\$21.58	\$43.16	\$21.32	\$21.32	\$42.64
\$17,333.34 - \$18,666.66		\$14,000	\$15.40	\$15.40	\$30.80	\$15.12	\$15.12	\$30.24	\$23.24	\$23.24	\$46.48	\$22.96	\$22.96	\$45.92
\$18,666.67 - \$20,000.00		\$15,000	\$16.50	\$16.50	\$33.00	\$16.20	\$16.20	\$32.40	\$24.90	\$24.90	\$49.80	\$24.60	\$24.60	\$49.20
\$20,000.01 - \$21,333.33		\$16,000	\$17.60	\$17.60	\$35.20	\$17.28	\$17.28	\$34.56	\$26.56	\$26.56	\$53.12	\$26.24	\$26.24	\$52.48
\$21,333.34 - \$22,666.66		\$17,000	\$18.70	\$18.70	\$37.40	\$18.36	\$18.36	\$36.72	\$28.22	\$28.22	\$56.44	\$27.88	\$27.88	\$55.76
\$22,666.67 - \$24,000.00		\$18,000	\$19.80	\$19.80	\$39.60	\$19.44	\$19.44	\$38.88	\$29.88	\$29.88	\$59.76	\$29.52	\$29.52	\$59.04
\$24,000.01 - \$25,333.33		\$19,000	\$20.90	\$20.90	\$41.80	\$20.52	\$20.52	\$41.04	\$31.54	\$31.54	\$63.08	\$31.16	\$31.16	\$62.32
\$25,333.34 - \$26,666.66		\$20,000	\$22.00	\$22.00	\$44.00	\$21.60	\$21.60	\$43.20	\$33.20	\$33.20	\$66.40	\$32.80	\$32.80	\$65.60
\$26,666.67 - \$28,000.00		\$21,000	\$23.10	\$23.10	\$46.20	\$22.68	\$22.68	\$45.36	\$34.86	\$34.86	\$69.72	\$34.44	\$34.44	\$68.88
\$28,000.01 - \$29,333.33		\$22,000	\$24.20	\$24.20	\$48.40	\$23.76	\$23.76	\$47.52	\$36.52	\$36.52	\$73.04	\$36.08	\$36.08	\$72.16
\$29,333.34 - \$30,666.66		\$23,000	\$25.30	\$25.30	\$50.60	\$24.84	\$24.84	\$49.68	\$38.18	\$38.18	\$76.36	\$37.72	\$37.72	\$75.44
\$30,666.67 - \$32,000.00		\$24,000	\$26.40	\$26.40	\$52.80	\$25.92	\$25.92	\$51.84	\$39.84	\$39.84	\$79.68	\$39.36	\$39.36	\$78.72
\$32,000.01 And Over		\$25,000	\$27.50	\$27.50	\$55.00	\$27.00	\$27.00	\$54.00	\$41.50	\$41.50	\$83.00	\$41.00	\$41.00	\$82.00

Accidental Death & Dismemberment benefits are included for all active and retired employees through age sixty-nine (69). If the plan member is still actively employed at age 70, coverage terminates at midnight on the last day of the month in which retirement occurs.

Annual Earnings for those academic employees who work less than twelve months of the calendar year shall be the salary for that period of time required by their regular job duties as defined at the beginning of the academic year. For retired employees annual earnings means that salary level for which benefits were provided as an active employee on the last day of the month immediately preceeding the actual last day of work.



OFFICE OF GROUP BENEFITS  
**OFFICIAL SCHEDULE OF PREMIUM RATES**  
 BASIC AND SUPPLEMENTAL LIFE INSURANCE\*  
 RATES EFFECTIVE JANUARY 1, 2018

Annual Earnings**		Maximum Insurance	Active Employees Age Group: 80 - 84			Retired Employees Age Group: 80 - 84			Active Employees Age Group: 85 and Older			Retired Employees Age Group: 85 and Older		
			Employee Share	Employer Share	Total	Employee Share	Employer Share	Total	Employee Share	Employer Share	Total	Employee Share	Employer Share	Total
<b>Basic Life</b>														
		<b>\$3,000</b>	\$8.46	\$8.46	\$16.92	\$8.40	\$8.40	\$16.80	\$13.62	\$13.62	\$27.24	\$13.56	\$13.56	\$27.12
<b>Basic &amp; Supplemental Life</b>														
\$2,000.01 -	\$4,000.00	\$4,000	\$11.28	\$11.28	\$22.56	\$11.20	\$11.20	\$22.40	\$18.16	\$18.16	\$36.32	\$18.08	\$18.08	\$36.16
\$4,000.01 -	\$5,333.33	\$5,000	\$14.10	\$14.10	\$28.20	\$14.00	\$14.00	\$28.00	\$22.70	\$22.70	\$45.40	\$22.60	\$22.60	\$45.20
\$5,333.34 -	\$6,666.66	\$6,000	\$16.92	\$16.92	\$33.84	\$16.80	\$16.80	\$33.60	\$27.24	\$27.24	\$54.48	\$27.12	\$27.12	\$54.24
\$6,666.67 -	\$8,000.00	\$7,000	\$19.74	\$19.74	\$39.48	\$19.60	\$19.60	\$39.20	\$31.78	\$31.78	\$63.56	\$31.64	\$31.64	\$63.28
\$8,000.01 -	\$9,333.33	\$8,000	\$22.56	\$22.56	\$45.12	\$22.40	\$22.40	\$44.80	\$36.32	\$36.32	\$72.64	\$36.16	\$36.16	\$72.32
\$9,333.34 -	\$10,666.66	\$9,000	\$25.38	\$25.38	\$50.76	\$25.20	\$25.20	\$50.40	\$40.86	\$40.86	\$81.72	\$40.68	\$40.68	\$81.36
\$10,666.67 -	\$13,333.33	\$10,000	\$28.20	\$28.20	\$56.40	\$28.00	\$28.00	\$56.00	\$45.40	\$45.40	\$90.80	\$45.20	\$45.20	\$90.40
\$13,333.34 -	\$14,666.66	\$11,000	\$31.02	\$31.02	\$62.04	\$30.80	\$30.80	\$61.60	\$49.94	\$49.94	\$99.88	\$49.72	\$49.72	\$99.44
\$14,666.67 -	\$16,000.00	\$12,000	\$33.84	\$33.84	\$67.68	\$33.60	\$33.60	\$67.20	\$54.48	\$54.48	\$108.96	\$54.24	\$54.24	\$108.48
\$16,000.01 -	\$17,333.33	\$13,000	\$36.66	\$36.66	\$73.32	\$36.40	\$36.40	\$72.80	\$59.02	\$59.02	\$118.04	\$58.76	\$58.76	\$117.52
\$17,333.34 -	\$18,666.66	\$14,000	\$39.48	\$39.48	\$78.96	\$39.20	\$39.20	\$78.40	\$63.56	\$63.56	\$127.12	\$63.28	\$63.28	\$126.56
\$18,666.67 -	\$20,000.00	\$15,000	\$42.30	\$42.30	\$84.60	\$42.00	\$42.00	\$84.00	\$68.10	\$68.10	\$136.20	\$67.80	\$67.80	\$135.60
\$20,000.01 -	\$21,333.33	\$16,000	\$45.12	\$45.12	\$90.24	\$44.80	\$44.80	\$89.60	\$72.64	\$72.64	\$145.28	\$72.32	\$72.32	\$144.64
\$21,333.34 -	\$22,666.66	\$17,000	\$47.94	\$47.94	\$95.88	\$47.60	\$47.60	\$95.20	\$77.18	\$77.18	\$154.36	\$76.84	\$76.84	\$153.68
\$22,666.67 -	\$24,000.00	\$18,000	\$50.76	\$50.76	\$101.52	\$50.40	\$50.40	\$100.80	\$81.72	\$81.72	\$163.44	\$81.36	\$81.36	\$162.72
\$24,000.01 -	\$25,333.33	\$19,000	\$53.58	\$53.58	\$107.16	\$53.20	\$53.20	\$106.40	\$86.26	\$86.26	\$172.52	\$85.88	\$85.88	\$171.76
\$25,333.34 -	\$26,666.66	\$20,000	\$56.40	\$56.40	\$112.80	\$56.00	\$56.00	\$112.00	\$90.80	\$90.80	\$181.60	\$90.40	\$90.40	\$180.80
\$26,666.67 -	\$28,000.00	\$21,000	\$59.22	\$59.22	\$118.44	\$58.80	\$58.80	\$117.60	\$95.34	\$95.34	\$190.68	\$94.92	\$94.92	\$189.84
\$28,000.01 -	\$29,333.33	\$22,000	\$62.04	\$62.04	\$124.08	\$61.60	\$61.60	\$123.20	\$99.88	\$99.88	\$199.76	\$99.44	\$99.44	\$198.88
\$29,333.34 -	\$30,666.66	\$23,000	\$64.86	\$64.86	\$129.72	\$64.40	\$64.40	\$128.80	\$104.42	\$104.42	\$208.84	\$103.96	\$103.96	\$207.92
\$30,666.67 -	\$32,000.00	\$24,000	\$67.68	\$67.68	\$135.36	\$67.20	\$67.20	\$134.40	\$108.96	\$108.96	\$217.92	\$108.48	\$108.48	\$216.96
\$32,000.01	And Over	\$25,000	\$70.50	\$70.50	\$141.00	\$70.00	\$70.00	\$140.00	\$113.50	\$113.50	\$227.00	\$113.00	\$113.00	\$226.00

Accidental Death & Dismemberment benefits are included for all active and retired employees through age sixty-nine (69). If the plan member is still actively employed at age 70, coverage terminates at midnight on the last day of the month in which retirement occurs.

Annual Earnings for those academic employees who work less than twelve months of the calendar year shall be the salary for that period of time required by their regular job duties as defined at the beginning of the academic year. For retired employees annual earnings means that salary level for which benefits were provided as an active employee on the last day of the month immediately preceeding the actual last day of work.



OFFICE OF GROUP BENEFITS

## OFFICIAL SCHEDULE OF PREMIUM RATES

BASIC AND SUPPLEMENTAL LIFE INSURANCE  
RATES EFFECTIVE JANUARY 1, 2018

		Dependents		
	Maximum Insurance	Employee Share	Employer Share	Total
Basic Life				
Option 1	\$1,000	\$0.96	\$0.00	\$0.96
Option 2	\$2,000	\$1.92	\$0.00	\$1.92
Basic & Supplemental Life				
Option 1	\$2,000	\$1.92	\$0.00	\$1.92
Option 2	\$4,000	\$3.84	\$0.00	\$3.84