

# Voluntary term life insurance benefit costs.

Prepared for the employees of San Francisco Health Service System.

**Instructions:** The below table(s) contain cost information for your available product options. To find your cost, view the box where your age and selected coverage amount cross.

## Voluntary term life insurance

### Employee Coverage Amounts

Term life can help protect your loved ones' financial health if you are no longer there to support them.

Employee guaranteed issue amount is \$200,000\*.

Coverage amounts	Employee Bi-weekly non-smoker costs per elected amount													
	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$10,000	\$0.12	\$0.12	\$0.16	\$0.22	\$0.25	\$0.31	\$0.47	\$0.72	\$1.35	\$2.07	p. 7-8	p. 9-10	p.11-12	p.11-12
\$20,000	\$0.25	\$0.25	\$0.31	\$0.44	\$0.50	\$0.63	\$0.94	\$1.45	\$2.70	\$4.14	p. 7-8	p. 9-10	p.11-12	p.11-12
\$30,000	\$0.37	\$0.37	\$0.47	\$0.66	\$0.75	\$0.94	\$1.41	\$2.17	\$4.06	\$6.22	p. 7-8	p. 9-10	p.11-12	p.11-12
\$40,000	\$0.50	\$0.50	\$0.63	\$0.89	\$1.00	\$1.26	\$1.88	\$2.90	\$5.41	\$8.29	p. 7-8	p. 9-10	p.11-12	p.11-12
\$50,000	\$0.62	\$0.62	\$0.78	\$1.11	\$1.25	\$1.57	\$2.35	\$3.62	\$6.76	\$10.36	p. 7-8	p. 9-10	p.11-12	p.11-12
\$60,000	\$0.75	\$0.75	\$0.94	\$1.33	\$1.50	\$1.88	\$2.82	\$4.35	\$8.11	\$12.43	p. 7-8	p. 9-10	p.11-12	p.11-12
\$70,000	\$0.87	\$0.87	\$1.10	\$1.55	\$1.74	\$2.20	\$3.30	\$5.07	\$9.47	\$14.51	p. 7-8	p. 9-10	p.11-12	p.11-12
\$80,000	\$1.00	\$1.00	\$1.26	\$1.77	\$1.99	\$2.51	\$3.77	\$5.80	\$10.82	\$16.58	p. 7-8	p. 9-10	p.11-12	p.11-12
\$90,000	\$1.12	\$1.12	\$1.41	\$1.99	\$2.24	\$2.82	\$4.24	\$6.52	\$12.17	\$18.65	p. 7-8	p. 9-10	p.11-12	p.11-12
\$100,000	\$1.25	\$1.25	\$1.57	\$2.22	\$2.49	\$3.14	\$4.71	\$7.25	\$13.52	\$20.72	p. 7-8	p. 9-10	p.11-12	p.11-12
\$110,000	\$1.37	\$1.37	\$1.73	\$2.44	\$2.74	\$3.45	\$5.18	\$7.97	\$14.88	\$22.80	p. 7-8	p. 9-10	p.11-12	p.11-12
\$120,000	\$1.50	\$1.50	\$1.88	\$2.66	\$2.99	\$3.77	\$5.65	\$8.70	\$16.23	\$24.87	p. 7-8	p. 9-10	p.11-12	p.11-12
\$130,000	\$1.62	\$1.62	\$2.04	\$2.88	\$3.24	\$4.08	\$6.12	\$9.42	\$17.58	\$26.94	p. 7-8	p. 9-10	p.11-12	p.11-12
\$140,000	\$1.74	\$1.74	\$2.20	\$3.10	\$3.49	\$4.39	\$6.59	\$10.14	\$18.93	\$29.01	p. 7-8	p. 9-10	p.11-12	p.11-12
\$150,000	\$1.87	\$1.87	\$2.35	\$3.32	\$3.74	\$4.71	\$7.06	\$10.87	\$20.28	\$31.08	p. 7-8	p. 9-10	p.11-12	p.11-12
\$160,000	\$1.99	\$1.99	\$2.51	\$3.54	\$3.99	\$5.02	\$7.53	\$11.59	\$21.64	\$33.16	p. 7-8	p. 9-10	p.11-12	p.11-12
\$170,000	\$2.12	\$2.12	\$2.67	\$3.77	\$4.24	\$5.34	\$8.00	\$12.32	\$22.99	\$35.23	p. 7-8	p. 9-10	p.11-12	p.11-12
\$180,000	\$2.24	\$2.24	\$2.82	\$3.99	\$4.49	\$5.65	\$8.47	\$13.04	\$24.34	\$37.30	p. 7-8	p. 9-10	p.11-12	p.11-12
\$190,000	\$2.37	\$2.37	\$2.98	\$4.21	\$4.74	\$5.96	\$8.94	\$13.77	\$25.69	\$39.37	p. 7-8	p. 9-10	p.11-12	p.11-12
\$200,000	\$2.49	\$2.49	\$3.14	\$4.43	\$4.98	\$6.28	\$9.42	\$14.49	\$27.05	\$41.45	p. 7-8	p. 9-10	p.11-12	p.11-12
\$210,000	\$2.62	\$2.62	\$3.30	\$4.65	\$5.23	\$6.59	\$9.89	\$15.22	\$28.40	\$43.52	p. 7-8	p. 9-10	p.11-12	p.11-12
\$220,000	\$2.74	\$2.74	\$3.45	\$4.87	\$5.48	\$6.90	\$10.36	\$15.94	\$29.75	\$45.59	p. 7-8	p. 9-10	p.11-12	p.11-12
\$230,000	\$2.87	\$2.87	\$3.61	\$5.10	\$5.73	\$7.22	\$10.83	\$16.67	\$31.10	\$47.66	p. 7-8	p. 9-10	p.11-12	p.11-12
\$240,000	\$2.99	\$2.99	\$3.77	\$5.32	\$5.98	\$7.53	\$11.30	\$17.39	\$32.46	\$49.74	p. 7-8	p. 9-10	p.11-12	p.11-12
\$250,000	\$3.12	\$3.12	\$3.92	\$5.54	\$6.23	\$7.85	\$11.77	\$18.12	\$33.81	\$51.81	p. 7-8	p. 9-10	p.11-12	p.11-12

Shaded areas indicate your benefits will reduce at age 65, 70, and 75. See pages 7-12 for reduced benefit and cost. Consult your plan certificate for more information.

Employee Bi-weekly non-smoker costs per elected amount														
Coverage amounts	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$260,000	\$3.24	\$3.24	\$4.08	\$5.76	\$6.48	\$8.16	\$12.24	\$18.84	\$35.16	\$53.88	p. 7-8	p. 9-10	p.11-12	p.11-12
\$270,000	\$3.36	\$3.36	\$4.24	\$5.98	\$6.73	\$8.47	\$12.71	\$19.56	\$36.51	\$55.95	p. 7-8	p. 9-10	p.11-12	p.11-12
\$280,000	\$3.49	\$3.49	\$4.39	\$6.20	\$6.98	\$8.79	\$13.18	\$20.29	\$37.86	\$58.02	p. 7-8	p. 9-10	p.11-12	p.11-12
\$290,000	\$3.61	\$3.61	\$4.55	\$6.42	\$7.23	\$9.10	\$13.65	\$21.01	\$39.22	\$60.10	p. 7-8	p. 9-10	p.11-12	p.11-12
\$300,000	\$3.74	\$3.74	\$4.71	\$6.65	\$7.48	\$9.42	\$14.12	\$21.74	\$40.57	\$62.17	p. 7-8	p. 9-10	p.11-12	p.11-12
\$310,000	\$3.86	\$3.86	\$4.86	\$6.87	\$7.73	\$9.73	\$14.59	\$22.46	\$41.92	\$64.24	p. 7-8	p. 9-10	p.11-12	p.11-12
\$320,000	\$3.99	\$3.99	\$5.02	\$7.09	\$7.98	\$10.04	\$15.06	\$23.19	\$43.27	\$66.31	p. 7-8	p. 9-10	p.11-12	p.11-12
\$330,000	\$4.11	\$4.11	\$5.18	\$7.31	\$8.22	\$10.36	\$15.54	\$23.91	\$44.63	\$68.39	p. 7-8	p. 9-10	p.11-12	p.11-12
\$340,000	\$4.24	\$4.24	\$5.34	\$7.53	\$8.47	\$10.67	\$16.01	\$24.64	\$45.98	\$70.46	p. 7-8	p. 9-10	p.11-12	p.11-12
\$350,000	\$4.36	\$4.36	\$5.49	\$7.75	\$8.72	\$10.98	\$16.48	\$25.36	\$47.33	\$72.53	p. 7-8	p. 9-10	p.11-12	p.11-12
\$360,000	\$4.49	\$4.49	\$5.65	\$7.98	\$8.97	\$11.30	\$16.95	\$26.09	\$48.68	\$74.60	p. 7-8	p. 9-10	p.11-12	p.11-12
\$370,000	\$4.61	\$4.61	\$5.81	\$8.20	\$9.22	\$11.61	\$17.42	\$26.81	\$50.04	\$76.68	p. 7-8	p. 9-10	p.11-12	p.11-12
\$380,000	\$4.74	\$4.74	\$5.96	\$8.42	\$9.47	\$11.93	\$17.89	\$27.54	\$51.39	\$78.75	p. 7-8	p. 9-10	p.11-12	p.11-12
\$390,000	\$4.86	\$4.86	\$6.12	\$8.64	\$9.72	\$12.24	\$18.36	\$28.26	\$52.74	\$80.82	p. 7-8	p. 9-10	p.11-12	p.11-12
\$400,000	\$4.98	\$4.98	\$6.28	\$8.86	\$9.97	\$12.55	\$18.83	\$28.98	\$54.09	\$82.89	p. 7-8	p. 9-10	p.11-12	p.11-12
\$410,000	\$5.11	\$5.11	\$6.43	\$9.08	\$10.22	\$12.87	\$19.30	\$29.71	\$55.44	\$84.96	p. 7-8	p. 9-10	p.11-12	p.11-12
\$420,000	\$5.23	\$5.23	\$6.59	\$9.30	\$10.47	\$13.18	\$19.77	\$30.43	\$56.80	\$87.04	p. 7-8	p. 9-10	p.11-12	p.11-12
\$430,000	\$5.36	\$5.36	\$6.75	\$9.53	\$10.72	\$13.50	\$20.24	\$31.16	\$58.15	\$89.11	p. 7-8	p. 9-10	p.11-12	p.11-12
\$440,000	\$5.48	\$5.48	\$6.90	\$9.75	\$10.97	\$13.81	\$20.71	\$31.88	\$59.50	\$91.18	p. 7-8	p. 9-10	p.11-12	p.11-12
\$450,000	\$5.61	\$5.61	\$7.06	\$9.97	\$11.22	\$14.12	\$21.18	\$32.61	\$60.85	\$93.25	p. 7-8	p. 9-10	p.11-12	p.11-12
\$460,000	\$5.73	\$5.73	\$7.22	\$10.19	\$11.46	\$14.44	\$21.66	\$33.33	\$62.21	\$95.33	p. 7-8	p. 9-10	p.11-12	p.11-12
\$470,000	\$5.86	\$5.86	\$7.38	\$10.41	\$11.71	\$14.75	\$22.13	\$34.06	\$63.56	\$97.40	p. 7-8	p. 9-10	p.11-12	p.11-12
\$480,000	\$5.98	\$5.98	\$7.53	\$10.63	\$11.96	\$15.06	\$22.60	\$34.78	\$64.91	\$99.47	p. 7-8	p. 9-10	p.11-12	p.11-12
\$490,000	\$6.11	\$6.11	\$7.69	\$10.86	\$12.21	\$15.38	\$23.07	\$35.51	\$66.26	\$101.54	p. 7-8	p. 9-10	p.11-12	p.11-12
\$500,000	\$6.23	\$6.23	\$7.85	\$11.08	\$12.46	\$15.69	\$23.54	\$36.23	\$67.62	\$103.62	p. 7-8	p. 9-10	p.11-12	p.11-12

Shaded areas indicate your benefits will reduce at age 65, 70, and 75. See pages 7-12 for reduced benefit and cost. Consult your plan certificate for more information.

Coverage amounts	Employee Bi-weekly smoker costs per elected amount													
	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$10,000	\$0.18	\$0.18	\$0.22	\$0.29	\$0.31	\$0.37	\$0.50	\$0.78	\$1.48	\$2.26	p. 7-8	p. 9-10	p.11-12	p.11-12
\$20,000	\$0.37	\$0.37	\$0.44	\$0.57	\$0.63	\$0.74	\$1.01	\$1.57	\$2.95	\$4.52	p. 7-8	p. 9-10	p.11-12	p.11-12
\$30,000	\$0.55	\$0.55	\$0.66	\$0.86	\$0.94	\$1.11	\$1.51	\$2.35	\$4.43	\$6.78	p. 7-8	p. 9-10	p.11-12	p.11-12
\$40,000	\$0.74	\$0.74	\$0.89	\$1.14	\$1.26	\$1.48	\$2.01	\$3.14	\$5.91	\$9.05	p. 7-8	p. 9-10	p.11-12	p.11-12
\$50,000	\$0.92	\$0.92	\$1.11	\$1.43	\$1.57	\$1.85	\$2.52	\$3.92	\$7.38	\$11.31	p. 7-8	p. 9-10	p.11-12	p.11-12
\$60,000	\$1.11	\$1.11	\$1.33	\$1.72	\$1.88	\$2.22	\$3.02	\$4.71	\$8.86	\$13.57	p. 7-8	p. 9-10	p.11-12	p.11-12
\$70,000	\$1.29	\$1.29	\$1.55	\$2.00	\$2.20	\$2.58	\$3.52	\$5.49	\$10.34	\$15.83	p. 7-8	p. 9-10	p.11-12	p.11-12
\$80,000	\$1.48	\$1.48	\$1.77	\$2.29	\$2.51	\$2.95	\$4.02	\$6.28	\$11.82	\$18.09	p. 7-8	p. 9-10	p.11-12	p.11-12
\$90,000	\$1.66	\$1.66	\$1.99	\$2.58	\$2.82	\$3.32	\$4.53	\$7.06	\$13.29	\$20.35	p. 7-8	p. 9-10	p.11-12	p.11-12
\$100,000	\$1.85	\$1.85	\$2.22	\$2.86	\$3.14	\$3.69	\$5.03	\$7.85	\$14.77	\$22.62	p. 7-8	p. 9-10	p.11-12	p.11-12
\$110,000	\$2.03	\$2.03	\$2.44	\$3.15	\$3.45	\$4.06	\$5.53	\$8.63	\$16.25	\$24.88	p. 7-8	p. 9-10	p.11-12	p.11-12
\$120,000	\$2.22	\$2.22	\$2.66	\$3.43	\$3.77	\$4.43	\$6.04	\$9.42	\$17.72	\$27.14	p. 7-8	p. 9-10	p.11-12	p.11-12
\$130,000	\$2.40	\$2.40	\$2.88	\$3.72	\$4.08	\$4.80	\$6.54	\$10.20	\$19.20	\$29.40	p. 7-8	p. 9-10	p.11-12	p.11-12
\$140,000	\$2.58	\$2.58	\$3.10	\$4.01	\$4.39	\$5.17	\$7.04	\$10.98	\$20.68	\$31.66	p. 7-8	p. 9-10	p.11-12	p.11-12
\$150,000	\$2.77	\$2.77	\$3.32	\$4.29	\$4.71	\$5.54	\$7.55	\$11.77	\$22.15	\$33.92	p. 7-8	p. 9-10	p.11-12	p.11-12
\$160,000	\$2.95	\$2.95	\$3.54	\$4.58	\$5.02	\$5.91	\$8.05	\$12.55	\$23.63	\$36.18	p. 7-8	p. 9-10	p.11-12	p.11-12
\$170,000	\$3.14	\$3.14	\$3.77	\$4.86	\$5.34	\$6.28	\$8.55	\$13.34	\$25.11	\$38.45	p. 7-8	p. 9-10	p.11-12	p.11-12
\$180,000	\$3.32	\$3.32	\$3.99	\$5.15	\$5.65	\$6.65	\$9.06	\$14.12	\$26.58	\$40.71	p. 7-8	p. 9-10	p.11-12	p.11-12
\$190,000	\$3.51	\$3.51	\$4.21	\$5.44	\$5.96	\$7.02	\$9.56	\$14.91	\$28.06	\$42.97	p. 7-8	p. 9-10	p.11-12	p.11-12
\$200,000	\$3.69	\$3.69	\$4.43	\$5.72	\$6.28	\$7.38	\$10.06	\$15.69	\$29.54	\$45.23	p. 7-8	p. 9-10	p.11-12	p.11-12
\$210,000	\$3.88	\$3.88	\$4.65	\$6.01	\$6.59	\$7.75	\$10.56	\$16.48	\$31.02	\$47.49	p. 7-8	p. 9-10	p.11-12	p.11-12
\$220,000	\$4.06	\$4.06	\$4.87	\$6.30	\$6.90	\$8.12	\$11.07	\$17.26	\$32.49	\$49.75	p. 7-8	p. 9-10	p.11-12	p.11-12
\$230,000	\$4.25	\$4.25	\$5.10	\$6.58	\$7.22	\$8.49	\$11.57	\$18.05	\$33.97	\$52.02	p. 7-8	p. 9-10	p.11-12	p.11-12
\$240,000	\$4.43	\$4.43	\$5.32	\$6.87	\$7.53	\$8.86	\$12.07	\$18.83	\$35.45	\$54.28	p. 7-8	p. 9-10	p.11-12	p.11-12
\$250,000	\$4.62	\$4.62	\$5.54	\$7.15	\$7.85	\$9.23	\$12.58	\$19.62	\$36.92	\$56.54	p. 7-8	p. 9-10	p.11-12	p.11-12
\$260,000	\$4.80	\$4.80	\$5.76	\$7.44	\$8.16	\$9.60	\$13.08	\$20.40	\$38.40	\$58.80	p. 7-8	p. 9-10	p.11-12	p.11-12
\$270,000	\$4.98	\$4.98	\$5.98	\$7.73	\$8.47	\$9.97	\$13.58	\$21.18	\$39.88	\$61.06	p. 7-8	p. 9-10	p.11-12	p.11-12
\$280,000	\$5.17	\$5.17	\$6.20	\$8.01	\$8.79	\$10.34	\$14.09	\$21.97	\$41.35	\$63.32	p. 7-8	p. 9-10	p.11-12	p.11-12
\$290,000	\$5.35	\$5.35	\$6.42	\$8.30	\$9.10	\$10.71	\$14.59	\$22.75	\$42.83	\$65.58	p. 7-8	p. 9-10	p.11-12	p.11-12
\$300,000	\$5.54	\$5.54	\$6.65	\$8.58	\$9.42	\$11.08	\$15.09	\$23.54	\$44.31	\$67.85	p. 7-8	p. 9-10	p.11-12	p.11-12
\$310,000	\$5.72	\$5.72	\$6.87	\$8.87	\$9.73	\$11.45	\$15.60	\$24.32	\$45.78	\$70.11	p. 7-8	p. 9-10	p.11-12	p.11-12
\$320,000	\$5.91	\$5.91	\$7.09	\$9.16	\$10.04	\$11.82	\$16.10	\$25.11	\$47.26	\$72.37	p. 7-8	p. 9-10	p.11-12	p.11-12
\$330,000	\$6.09	\$6.09	\$7.31	\$9.44	\$10.36	\$12.18	\$16.60	\$25.89	\$48.74	\$74.63	p. 7-8	p. 9-10	p.11-12	p.11-12
\$340,000	\$6.28	\$6.28	\$7.53	\$9.73	\$10.67	\$12.55	\$17.10	\$26.68	\$50.22	\$76.89	p. 7-8	p. 9-10	p.11-12	p.11-12
\$350,000	\$6.46	\$6.46	\$7.75	\$10.02	\$10.98	\$12.92	\$17.61	\$27.46	\$51.69	\$79.15	p. 7-8	p. 9-10	p.11-12	p.11-12
\$360,000	\$6.65	\$6.65	\$7.98	\$10.30	\$11.30	\$13.29	\$18.11	\$28.25	\$53.17	\$81.42	p. 7-8	p. 9-10	p.11-12	p.11-12
\$370,000	\$6.83	\$6.83	\$8.20	\$10.59	\$11.61	\$13.66	\$18.61	\$29.03	\$54.65	\$83.68	p. 7-8	p. 9-10	p.11-12	p.11-12
\$380,000	\$7.02	\$7.02	\$8.42	\$10.87	\$11.93	\$14.03	\$19.12	\$29.82	\$56.12	\$85.94	p. 7-8	p. 9-10	p.11-12	p.11-12
\$390,000	\$7.20	\$7.20	\$8.64	\$11.16	\$12.24	\$14.40	\$19.62	\$30.60	\$57.60	\$88.20	p. 7-8	p. 9-10	p.11-12	p.11-12
\$400,000	\$7.38	\$7.38	\$8.86	\$11.45	\$12.55	\$14.77	\$20.12	\$31.38	\$59.08	\$90.46	p. 7-8	p. 9-10	p.11-12	p.11-12
\$410,000	\$7.57	\$7.57	\$9.08	\$11.73	\$12.87	\$15.14	\$20.63	\$32.17	\$60.55	\$92.72	p. 7-8	p. 9-10	p.11-12	p.11-12
\$420,000	\$7.75	\$7.75	\$9.30	\$12.02	\$13.18	\$15.51	\$21.13	\$32.95	\$62.03	\$94.98	p. 7-8	p. 9-10	p.11-12	p.11-12
\$430,000	\$7.94	\$7.94	\$9.53	\$12.30	\$13.50	\$15.88	\$21.63	\$33.74	\$63.51	\$97.25	p. 7-8	p. 9-10	p.11-12	p.11-12
\$440,000	\$8.12	\$8.12	\$9.75	\$12.59	\$13.81	\$16.25	\$22.14	\$34.52	\$64.98	\$99.51	p. 7-8	p. 9-10	p.11-12	p.11-12
\$450,000	\$8.31	\$8.31	\$9.97	\$12.88	\$14.12	\$16.62	\$22.64	\$35.31	\$66.46	\$101.77	p. 7-8	p. 9-10	p.11-12	p.11-12
\$460,000	\$8.49	\$8.49	\$10.19	\$13.16	\$14.44	\$16.98	\$23.14	\$36.09	\$67.94	\$104.03	p. 7-8	p. 9-10	p.11-12	p.11-12
\$470,000	\$8.68	\$8.68	\$10.41	\$13.45	\$14.75	\$17.35	\$23.64	\$36.88	\$69.42	\$106.29	p. 7-8	p. 9-10	p.11-12	p.11-12
\$480,000	\$8.86	\$8.86	\$10.63	\$13.74	\$15.06	\$17.72	\$24.15	\$37.66	\$70.89	\$108.55	p. 7-8	p. 9-10	p.11-12	p.11-12
\$490,000	\$9.05	\$9.05	\$10.86	\$14.02	\$15.38	\$18.09	\$24.65	\$38.45	\$72.37	\$110.82	p. 7-8	p. 9-10	p.11-12	p.11-12
\$500,000	\$9.23	\$9.23	\$11.08	\$14.31	\$15.69	\$18.46	\$25.15	\$39.23	\$73.85	\$113.08	p. 7-8	p. 9-10	p.11-12	p.11-12

Shaded areas indicate your benefits will reduce at age 65, 70, and 75. See pages 7-12 for reduced benefit and cost. Consult your plan certificate for more information.

## Spouse Coverage Amounts

Spouse guarantee issue amount is \$50,000\*.

Spouse Bi-weekly non-smoker costs per elected amount														
Coverage amounts	Costs are calculated using the employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$5,000	\$0.06	\$0.06	\$0.08	\$0.11	\$0.12	\$0.16	\$0.24	\$0.36	\$0.68	\$1.04	p. 7-8	p. 9-10	p.11-12	p.11-12
\$10,000	\$0.12	\$0.12	\$0.16	\$0.22	\$0.25	\$0.31	\$0.47	\$0.72	\$1.35	\$2.07	p. 7-8	p. 9-10	p.11-12	p.11-12
\$15,000	\$0.19	\$0.19	\$0.24	\$0.33	\$0.37	\$0.47	\$0.71	\$1.09	\$2.03	\$3.11	p. 7-8	p. 9-10	p.11-12	p.11-12
\$20,000	\$0.25	\$0.25	\$0.31	\$0.44	\$0.50	\$0.63	\$0.94	\$1.45	\$2.70	\$4.14	p. 7-8	p. 9-10	p.11-12	p.11-12
\$25,000	\$0.31	\$0.31	\$0.39	\$0.55	\$0.62	\$0.78	\$1.18	\$1.81	\$3.38	\$5.18	p. 7-8	p. 9-10	p.11-12	p.11-12
\$30,000	\$0.37	\$0.37	\$0.47	\$0.66	\$0.75	\$0.94	\$1.41	\$2.17	\$4.06	\$6.22	p. 7-8	p. 9-10	p.11-12	p.11-12
\$35,000	\$0.44	\$0.44	\$0.55	\$0.78	\$0.87	\$1.10	\$1.65	\$2.54	\$4.73	\$7.25	p. 7-8	p. 9-10	p.11-12	p.11-12
\$40,000	\$0.50	\$0.50	\$0.63	\$0.89	\$1.00	\$1.26	\$1.88	\$2.90	\$5.41	\$8.29	p. 7-8	p. 9-10	p.11-12	p.11-12
\$45,000	\$0.56	\$0.56	\$0.71	\$1.00	\$1.12	\$1.41	\$2.12	\$3.26	\$6.09	\$9.33	p. 7-8	p. 9-10	p.11-12	p.11-12
\$50,000	\$0.62	\$0.62	\$0.78	\$1.11	\$1.25	\$1.57	\$2.35	\$3.62	\$6.76	\$10.36	p. 7-8	p. 9-10	p.11-12	p.11-12
\$55,000	\$0.69	\$0.69	\$0.86	\$1.22	\$1.37	\$1.73	\$2.59	\$3.99	\$7.44	\$11.40	p. 7-8	p. 9-10	p.11-12	p.11-12
\$60,000	\$0.75	\$0.75	\$0.94	\$1.33	\$1.50	\$1.88	\$2.82	\$4.35	\$8.11	\$12.43	p. 7-8	p. 9-10	p.11-12	p.11-12
\$65,000	\$0.81	\$0.81	\$1.02	\$1.44	\$1.62	\$2.04	\$3.06	\$4.71	\$8.79	\$13.47	p. 7-8	p. 9-10	p.11-12	p.11-12
\$70,000	\$0.87	\$0.87	\$1.10	\$1.55	\$1.74	\$2.20	\$3.30	\$5.07	\$9.47	\$14.51	p. 7-8	p. 9-10	p.11-12	p.11-12
\$75,000	\$0.93	\$0.93	\$1.18	\$1.66	\$1.87	\$2.35	\$3.53	\$5.43	\$10.14	\$15.54	p. 7-8	p. 9-10	p.11-12	p.11-12
\$80,000	\$1.00	\$1.00	\$1.26	\$1.77	\$1.99	\$2.51	\$3.77	\$5.80	\$10.82	\$16.58	p. 7-8	p. 9-10	p.11-12	p.11-12
\$85,000	\$1.06	\$1.06	\$1.33	\$1.88	\$2.12	\$2.67	\$4.00	\$6.16	\$11.49	\$17.61	p. 7-8	p. 9-10	p.11-12	p.11-12
\$90,000	\$1.12	\$1.12	\$1.41	\$1.99	\$2.24	\$2.82	\$4.24	\$6.52	\$12.17	\$18.65	p. 7-8	p. 9-10	p.11-12	p.11-12
\$95,000	\$1.18	\$1.18	\$1.49	\$2.10	\$2.37	\$2.98	\$4.47	\$6.88	\$12.85	\$19.69	p. 7-8	p. 9-10	p.11-12	p.11-12
\$100,000	\$1.25	\$1.25	\$1.57	\$2.22	\$2.49	\$3.14	\$4.71	\$7.25	\$13.52	\$20.72	p. 7-8	p. 9-10	p.11-12	p.11-12
\$105,000	\$1.31	\$1.31	\$1.65	\$2.33	\$2.62	\$3.30	\$4.94	\$7.61	\$14.20	\$21.76	p. 7-8	p. 9-10	p.11-12	p.11-12
\$110,000	\$1.37	\$1.37	\$1.73	\$2.44	\$2.74	\$3.45	\$5.18	\$7.97	\$14.88	\$22.80	p. 7-8	p. 9-10	p.11-12	p.11-12
\$115,000	\$1.43	\$1.43	\$1.80	\$2.55	\$2.87	\$3.61	\$5.41	\$8.33	\$15.55	\$23.83	p. 7-8	p. 9-10	p.11-12	p.11-12
\$120,000	\$1.50	\$1.50	\$1.88	\$2.66	\$2.99	\$3.77	\$5.65	\$8.70	\$16.23	\$24.87	p. 7-8	p. 9-10	p.11-12	p.11-12
\$125,000	\$1.56	\$1.56	\$1.96	\$2.77	\$3.12	\$3.92	\$5.88	\$9.06	\$16.90	\$25.90	p. 7-8	p. 9-10	p.11-12	p.11-12
\$130,000	\$1.62	\$1.62	\$2.04	\$2.88	\$3.24	\$4.08	\$6.12	\$9.42	\$17.58	\$26.94	p. 7-8	p. 9-10	p.11-12	p.11-12
\$135,000	\$1.68	\$1.68	\$2.12	\$2.99	\$3.36	\$4.24	\$6.36	\$9.78	\$18.26	\$27.98	p. 7-8	p. 9-10	p.11-12	p.11-12
\$140,000	\$1.74	\$1.74	\$2.20	\$3.10	\$3.49	\$4.39	\$6.59	\$10.14	\$18.93	\$29.01	p. 7-8	p. 9-10	p.11-12	p.11-12
\$145,000	\$1.81	\$1.81	\$2.28	\$3.21	\$3.61	\$4.55	\$6.83	\$10.51	\$19.61	\$30.05	p. 7-8	p. 9-10	p.11-12	p.11-12
\$150,000	\$1.87	\$1.87	\$2.35	\$3.32	\$3.74	\$4.71	\$7.06	\$10.87	\$20.28	\$31.08	p. 7-8	p. 9-10	p.11-12	p.11-12
\$155,000	\$1.93	\$1.93	\$2.43	\$3.43	\$3.86	\$4.86	\$7.30	\$11.23	\$20.96	\$32.12	p. 7-8	p. 9-10	p.11-12	p.11-12
\$160,000	\$1.99	\$1.99	\$2.51	\$3.54	\$3.99	\$5.02	\$7.53	\$11.59	\$21.64	\$33.16	p. 7-8	p. 9-10	p.11-12	p.11-12
\$165,000	\$2.06	\$2.06	\$2.59	\$3.66	\$4.11	\$5.18	\$7.77	\$11.96	\$22.31	\$34.19	p. 7-8	p. 9-10	p.11-12	p.11-12
\$170,000	\$2.12	\$2.12	\$2.67	\$3.77	\$4.24	\$5.34	\$8.00	\$12.32	\$22.99	\$35.23	p. 7-8	p. 9-10	p.11-12	p.11-12
\$175,000	\$2.18	\$2.18	\$2.75	\$3.88	\$4.36	\$5.49	\$8.24	\$12.68	\$23.67	\$36.27	p. 7-8	p. 9-10	p.11-12	p.11-12
\$180,000	\$2.24	\$2.24	\$2.82	\$3.99	\$4.49	\$5.65	\$8.47	\$13.04	\$24.34	\$37.30	p. 7-8	p. 9-10	p.11-12	p.11-12
\$185,000	\$2.31	\$2.31	\$2.90	\$4.10	\$4.61	\$5.81	\$8.71	\$13.41	\$25.02	\$38.34	p. 7-8	p. 9-10	p.11-12	p.11-12
\$190,000	\$2.37	\$2.37	\$2.98	\$4.21	\$4.74	\$5.96	\$8.94	\$13.77	\$25.69	\$39.37	p. 7-8	p. 9-10	p.11-12	p.11-12
\$195,000	\$2.43	\$2.43	\$3.06	\$4.32	\$4.86	\$6.12	\$9.18	\$14.13	\$26.37	\$40.41	p. 7-8	p. 9-10	p.11-12	p.11-12
\$200,000	\$2.49	\$2.49	\$3.14	\$4.43	\$4.98	\$6.28	\$9.42	\$14.49	\$27.05	\$41.45	p. 7-8	p. 9-10	p.11-12	p.11-12
\$205,000	\$2.55	\$2.55	\$3.22	\$4.54	\$5.11	\$6.43	\$9.65	\$14.85	\$27.72	\$42.48	p. 7-8	p. 9-10	p.11-12	p.11-12
\$210,000	\$2.62	\$2.62	\$3.30	\$4.65	\$5.23	\$6.59	\$9.89	\$15.22	\$28.40	\$43.52	p. 7-8	p. 9-10	p.11-12	p.11-12
\$215,000	\$2.68	\$2.68	\$3.37	\$4.76	\$5.36	\$6.75	\$10.12	\$15.58	\$29.07	\$44.55	p. 7-8	p. 9-10	p.11-12	p.11-12
\$220,000	\$2.74	\$2.74	\$3.45	\$4.87	\$5.48	\$6.90	\$10.36	\$15.94	\$29.75	\$45.59	p. 7-8	p. 9-10	p.11-12	p.11-12
\$225,000	\$2.80	\$2.80	\$3.53	\$4.98	\$5.61	\$7.06	\$10.59	\$16.30	\$30.43	\$46.63	p. 7-8	p. 9-10	p.11-12	p.11-12
\$230,000	\$2.87	\$2.87	\$3.61	\$5.10	\$5.73	\$7.22	\$10.83	\$16.67	\$31.10	\$47.66	p. 7-8	p. 9-10	p.11-12	p.11-12
\$235,000	\$2.93	\$2.93	\$3.69	\$5.21	\$5.86	\$7.38	\$11.06	\$17.03	\$31.78	\$48.70	p. 7-8	p. 9-10	p.11-12	p.11-12
\$240,000	\$2.99	\$2.99	\$3.77	\$5.32	\$5.98	\$7.53	\$11.30	\$17.39	\$32.46	\$49.74	p. 7-8	p. 9-10	p.11-12	p.11-12
\$245,000	\$3.05	\$3.05	\$3.84	\$5.43	\$6.11	\$7.69	\$11.53	\$17.75	\$33.13	\$50.77	p. 7-8	p. 9-10	p.11-12	p.11-12
\$250,000	\$3.12	\$3.12	\$3.92	\$5.54	\$6.23	\$7.85	\$11.77	\$18.12	\$33.81	\$51.81	p. 7-8	p. 9-10	p.11-12	p.11-12

Shaded areas indicate your benefits will reduce at age 65, 70, and 75. See pages 7-12 for reduced benefit and cost. Consult your plan certificate for more information.

Spouse Bi-weekly smoker costs per elected amount														
Coverage amounts	Costs are calculated using the employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$5,000	\$0.09	\$0.09	\$0.11	\$0.14	\$0.16	\$0.18	\$0.25	\$0.39	\$0.74	\$1.13	p. 7-8	p. 9-10	p.11-12	p.11-12
\$10,000	\$0.18	\$0.18	\$0.22	\$0.29	\$0.31	\$0.37	\$0.50	\$0.78	\$1.48	\$2.26	p. 7-8	p. 9-10	p.11-12	p.11-12
\$15,000	\$0.28	\$0.28	\$0.33	\$0.43	\$0.47	\$0.55	\$0.75	\$1.18	\$2.22	\$3.39	p. 7-8	p. 9-10	p.11-12	p.11-12
\$20,000	\$0.37	\$0.37	\$0.44	\$0.57	\$0.63	\$0.74	\$1.01	\$1.57	\$2.95	\$4.52	p. 7-8	p. 9-10	p.11-12	p.11-12
\$25,000	\$0.46	\$0.46	\$0.55	\$0.72	\$0.78	\$0.92	\$1.26	\$1.96	\$3.69	\$5.65	p. 7-8	p. 9-10	p.11-12	p.11-12
\$30,000	\$0.55	\$0.55	\$0.66	\$0.86	\$0.94	\$1.11	\$1.51	\$2.35	\$4.43	\$6.78	p. 7-8	p. 9-10	p.11-12	p.11-12
\$35,000	\$0.65	\$0.65	\$0.78	\$1.00	\$1.10	\$1.29	\$1.76	\$2.75	\$5.17	\$7.92	p. 7-8	p. 9-10	p.11-12	p.11-12
\$40,000	\$0.74	\$0.74	\$0.89	\$1.14	\$1.26	\$1.48	\$2.01	\$3.14	\$5.91	\$9.05	p. 7-8	p. 9-10	p.11-12	p.11-12
\$45,000	\$0.83	\$0.83	\$1.00	\$1.29	\$1.41	\$1.66	\$2.26	\$3.53	\$6.65	\$10.18	p. 7-8	p. 9-10	p.11-12	p.11-12
\$50,000	\$0.92	\$0.92	\$1.11	\$1.43	\$1.57	\$1.85	\$2.52	\$3.92	\$7.38	\$11.31	p. 7-8	p. 9-10	p.11-12	p.11-12
\$55,000	\$1.02	\$1.02	\$1.22	\$1.57	\$1.73	\$2.03	\$2.77	\$4.32	\$8.12	\$12.44	p. 7-8	p. 9-10	p.11-12	p.11-12
\$60,000	\$1.11	\$1.11	\$1.33	\$1.72	\$1.88	\$2.22	\$3.02	\$4.71	\$8.86	\$13.57	p. 7-8	p. 9-10	p.11-12	p.11-12
\$65,000	\$1.20	\$1.20	\$1.44	\$1.86	\$2.04	\$2.40	\$3.27	\$5.10	\$9.60	\$14.70	p. 7-8	p. 9-10	p.11-12	p.11-12
\$70,000	\$1.29	\$1.29	\$1.55	\$2.00	\$2.20	\$2.58	\$3.52	\$5.49	\$10.34	\$15.83	p. 7-8	p. 9-10	p.11-12	p.11-12
\$75,000	\$1.38	\$1.38	\$1.66	\$2.15	\$2.35	\$2.77	\$3.77	\$5.88	\$11.08	\$16.96	p. 7-8	p. 9-10	p.11-12	p.11-12
\$80,000	\$1.48	\$1.48	\$1.77	\$2.29	\$2.51	\$2.95	\$4.02	\$6.28	\$11.82	\$18.09	p. 7-8	p. 9-10	p.11-12	p.11-12
\$85,000	\$1.57	\$1.57	\$1.88	\$2.43	\$2.67	\$3.14	\$4.28	\$6.67	\$12.55	\$19.22	p. 7-8	p. 9-10	p.11-12	p.11-12
\$90,000	\$1.66	\$1.66	\$1.99	\$2.58	\$2.82	\$3.32	\$4.53	\$7.06	\$13.29	\$20.35	p. 7-8	p. 9-10	p.11-12	p.11-12
\$95,000	\$1.75	\$1.75	\$2.10	\$2.72	\$2.98	\$3.51	\$4.78	\$7.45	\$14.03	\$21.48	p. 7-8	p. 9-10	p.11-12	p.11-12
\$100,000	\$1.85	\$1.85	\$2.22	\$2.86	\$3.14	\$3.69	\$5.03	\$7.85	\$14.77	\$22.62	p. 7-8	p. 9-10	p.11-12	p.11-12
\$105,000	\$1.94	\$1.94	\$2.33	\$3.00	\$3.30	\$3.88	\$5.28	\$8.24	\$15.51	\$23.75	p. 7-8	p. 9-10	p.11-12	p.11-12
\$110,000	\$2.03	\$2.03	\$2.44	\$3.15	\$3.45	\$4.06	\$5.53	\$8.63	\$16.25	\$24.88	p. 7-8	p. 9-10	p.11-12	p.11-12
\$115,000	\$2.12	\$2.12	\$2.55	\$3.29	\$3.61	\$4.25	\$5.79	\$9.02	\$16.98	\$26.01	p. 7-8	p. 9-10	p.11-12	p.11-12
\$120,000	\$2.22	\$2.22	\$2.66	\$3.43	\$3.77	\$4.43	\$6.04	\$9.42	\$17.72	\$27.14	p. 7-8	p. 9-10	p.11-12	p.11-12
\$125,000	\$2.31	\$2.31	\$2.77	\$3.58	\$3.92	\$4.62	\$6.29	\$9.81	\$18.46	\$28.27	p. 7-8	p. 9-10	p.11-12	p.11-12
\$130,000	\$2.40	\$2.40	\$2.88	\$3.72	\$4.08	\$4.80	\$6.54	\$10.20	\$19.20	\$29.40	p. 7-8	p. 9-10	p.11-12	p.11-12
\$135,000	\$2.49	\$2.49	\$2.99	\$3.86	\$4.24	\$4.98	\$6.79	\$10.59	\$19.94	\$30.53	p. 7-8	p. 9-10	p.11-12	p.11-12
\$140,000	\$2.58	\$2.58	\$3.10	\$4.01	\$4.39	\$5.17	\$7.04	\$10.98	\$20.68	\$31.66	p. 7-8	p. 9-10	p.11-12	p.11-12
\$145,000	\$2.68	\$2.68	\$3.21	\$4.15	\$4.55	\$5.35	\$7.29	\$11.38	\$21.42	\$32.79	p. 7-8	p. 9-10	p.11-12	p.11-12
\$150,000	\$2.77	\$2.77	\$3.32	\$4.29	\$4.71	\$5.54	\$7.55	\$11.77	\$22.15	\$33.92	p. 7-8	p. 9-10	p.11-12	p.11-12
\$155,000	\$2.86	\$2.86	\$3.43	\$4.44	\$4.86	\$5.72	\$7.80	\$12.16	\$22.89	\$35.05	p. 7-8	p. 9-10	p.11-12	p.11-12
\$160,000	\$2.95	\$2.95	\$3.54	\$4.58	\$5.02	\$5.91	\$8.05	\$12.55	\$23.63	\$36.18	p. 7-8	p. 9-10	p.11-12	p.11-12
\$165,000	\$3.05	\$3.05	\$3.66	\$4.72	\$5.18	\$6.09	\$8.30	\$12.95	\$24.37	\$37.32	p. 7-8	p. 9-10	p.11-12	p.11-12
\$170,000	\$3.14	\$3.14	\$3.77	\$4.86	\$5.34	\$6.28	\$8.55	\$13.34	\$25.11	\$38.45	p. 7-8	p. 9-10	p.11-12	p.11-12
\$175,000	\$3.23	\$3.23	\$3.88	\$5.01	\$5.49	\$6.46	\$8.80	\$13.73	\$25.85	\$39.58	p. 7-8	p. 9-10	p.11-12	p.11-12
\$180,000	\$3.32	\$3.32	\$3.99	\$5.15	\$5.65	\$6.65	\$9.06	\$14.12	\$26.58	\$40.71	p. 7-8	p. 9-10	p.11-12	p.11-12
\$185,000	\$3.42	\$3.42	\$4.10	\$5.29	\$5.81	\$6.83	\$9.31	\$14.52	\$27.32	\$41.84	p. 7-8	p. 9-10	p.11-12	p.11-12
\$190,000	\$3.51	\$3.51	\$4.21	\$5.44	\$5.96	\$7.02	\$9.56	\$14.91	\$28.06	\$42.97	p. 7-8	p. 9-10	p.11-12	p.11-12
\$195,000	\$3.60	\$3.60	\$4.32	\$5.58	\$6.12	\$7.20	\$9.81	\$15.30	\$28.80	\$44.10	p. 7-8	p. 9-10	p.11-12	p.11-12
\$200,000	\$3.69	\$3.69	\$4.43	\$5.72	\$6.28	\$7.38	\$10.06	\$15.69	\$29.54	\$45.23	p. 7-8	p. 9-10	p.11-12	p.11-12
\$205,000	\$3.78	\$3.78	\$4.54	\$5.87	\$6.43	\$7.57	\$10.31	\$16.08	\$30.28	\$46.36	p. 7-8	p. 9-10	p.11-12	p.11-12
\$210,000	\$3.88	\$3.88	\$4.65	\$6.01	\$6.59	\$7.75	\$10.56	\$16.48	\$31.02	\$47.49	p. 7-8	p. 9-10	p.11-12	p.11-12
\$215,000	\$3.97	\$3.97	\$4.76	\$6.15	\$6.75	\$7.94	\$10.82	\$16.87	\$31.75	\$48.62	p. 7-8	p. 9-10	p.11-12	p.11-12
\$220,000	\$4.06	\$4.06	\$4.87	\$6.30	\$6.90	\$8.12	\$11.07	\$17.26	\$32.49	\$49.75	p. 7-8	p. 9-10	p.11-12	p.11-12
\$225,000	\$4.15	\$4.15	\$4.98	\$6.44	\$7.06	\$8.31	\$11.32	\$17.65	\$33.23	\$50.88	p. 7-8	p. 9-10	p.11-12	p.11-12
\$230,000	\$4.25	\$4.25	\$5.10	\$6.58	\$7.22	\$8.49	\$11.57	\$18.05	\$33.97	\$52.02	p. 7-8	p. 9-10	p.11-12	p.11-12
\$235,000	\$4.34	\$4.34	\$5.21	\$6.72	\$7.38	\$8.68	\$11.82	\$18.44	\$34.71	\$53.15	p. 7-8	p. 9-10	p.11-12	p.11-12
\$240,000	\$4.43	\$4.43	\$5.32	\$6.87	\$7.53	\$8.86	\$12.07	\$18.83	\$35.45	\$54.28	p. 7-8	p. 9-10	p.11-12	p.11-12
\$250,000	\$4.52	\$4.52	\$5.43	\$7.01	\$7.69	\$9.05	\$12.33	\$19.22	\$36.18	\$55.41	p. 7-8	p. 9-10	p.11-12	p.11-12

Shaded areas indicate your benefits will reduce at age 65, 70, and 75. See pages 7-12 for reduced benefit and cost. Consult your plan certificate for more information.

## Dependent Child Coverage Amounts

Dependent child(ren) coverage amounts are always available without having to answer any medical questions.

Dependent Child Bi-weekly costs per elected amount	
	\$10,000
	\$0.55

## Voluntary Term Life Insurance Benefit Costs for ages 65-69

Prepared for the employees of San Francisco Health Service System.

Rates are for Employee & Spouse

Employee guaranteed issue maximum \$200,000. Spouse guaranteed issue maximum \$50,000.

Costs are calculated using the Employee's age.

Benefit amount and premium will be a separate benefit and cost for employee and spouse.

Non Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 35% (to 65%)	Bi-weekly premium for Employee age 65-69
\$10,000	\$6,500	\$ 2.59
\$20,000	\$13,000	\$ 5.18
\$30,000	\$19,500	\$ 7.78
\$40,000	\$26,000	\$ 10.37
\$50,000	\$32,500	\$ 12.96
\$60,000	\$39,000	\$ 15.55
\$70,000	\$45,500	\$ 18.14
\$80,000	\$52,000	\$ 20.74
\$90,000	\$58,500	\$ 23.33
\$100,000	\$65,000	\$ 25.92
\$110,000	\$71,500	\$ 28.51
\$120,000	\$78,000	\$ 31.10
\$130,000	\$84,500	\$ 33.70
\$140,000	\$91,000	\$ 36.29
\$150,000	\$97,500	\$ 38.88
\$160,000	\$104,000	\$ 41.47
\$170,000	\$110,500	\$ 44.06
\$180,000	\$117,000	\$ 46.66
\$190,000	\$123,500	\$ 49.25
\$200,000	\$130,000	\$ 51.84
\$210,000	\$136,500	\$ 54.43
\$220,000	\$143,000	\$ 57.02
\$230,000	\$149,500	\$ 59.62
\$240,000	\$156,000	\$ 62.21
\$250,000	\$162,500	\$ 64.80
\$260,000	\$169,000	\$ 67.39
\$270,000	\$175,500	\$ 69.98
\$280,000	\$182,000	\$ 72.58
\$290,000	\$188,500	\$ 75.17

Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 35% (to 65%)	Bi-weekly premium for Employee age 65-69
\$10,000	\$6,500	\$2.81
\$20,000	\$13,000	\$5.63
\$30,000	\$19,500	\$8.44
\$40,000	\$26,000	\$11.26
\$50,000	\$32,500	\$14.07
\$60,000	\$39,000	\$16.88
\$70,000	\$45,500	\$19.70
\$80,000	\$52,000	\$22.51
\$90,000	\$58,500	\$25.33
\$100,000	\$65,000	\$28.14
\$110,000	\$71,500	\$30.95
\$120,000	\$78,000	\$33.77
\$130,000	\$84,500	\$36.58
\$140,000	\$91,000	\$39.40
\$150,000	\$97,500	\$42.21
\$160,000	\$104,000	\$45.02
\$170,000	\$110,500	\$47.84
\$180,000	\$117,000	\$50.65
\$190,000	\$123,500	\$53.47
\$200,000	\$130,000	\$56.28
\$210,000	\$136,500	\$59.09
\$220,000	\$143,000	\$61.91
\$230,000	\$149,500	\$64.72
\$240,000	\$156,000	\$67.54
\$250,000	\$162,500	\$70.35
\$260,000	\$169,000	\$73.16
\$270,000	\$175,500	\$75.98
\$280,000	\$182,000	\$78.79
\$290,000	\$188,500	\$81.61



Non Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 35% (to 65%)	Bi-weekly premium for Employee age 65-69
\$300,000	\$195,000	\$ 77.76
\$310,000	\$201,500	\$ 80.35
\$320,000	\$208,000	\$ 82.94
\$330,000	\$214,500	\$ 85.54
\$340,000	\$221,000	\$ 88.13
\$350,000	\$227,500	\$ 90.72
\$360,000	\$234,000	\$ 93.31
\$370,000	\$240,500	\$ 95.90
\$380,000	\$247,000	\$ 98.50
\$390,000	\$253,500	\$ 101.09
\$400,000	\$260,000	\$ 103.68
\$410,000	\$266,500	\$ 106.27
\$420,000	\$273,000	\$ 108.86
\$430,000	\$279,500	\$ 111.46
\$440,000	\$286,000	\$ 114.05
\$450,000	\$292,500	\$ 116.64
\$460,000	\$299,000	\$ 119.23
\$470,000	\$305,500	\$ 121.82
\$480,000	\$312,000	\$ 124.42
\$490,000	\$318,500	\$ 127.01
\$500,000	\$325,000	\$ 129.60

Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 35% (to 65%)	Bi-weekly premium for Employee age 65-69
\$300,000	\$195,000	\$84.42
\$310,000	\$201,500	\$87.23
\$320,000	\$208,000	\$90.05
\$330,000	\$214,500	\$92.86
\$340,000	\$221,000	\$95.68
\$350,000	\$227,500	\$98.49
\$360,000	\$234,000	\$101.30
\$370,000	\$240,500	\$104.12
\$380,000	\$247,000	\$106.93
\$390,000	\$253,500	\$109.75
\$400,000	\$260,000	\$112.56
\$410,000	\$266,500	\$115.37
\$420,000	\$273,000	\$118.19
\$430,000	\$279,500	\$121.00
\$440,000	\$286,000	\$123.82
\$450,000	\$292,500	\$126.63
\$460,000	\$299,000	\$129.44
\$470,000	\$305,500	\$132.26
\$480,000	\$312,000	\$135.07
\$490,000	\$318,500	\$137.89
\$500,000	\$325,000	\$140.70



## Voluntary Term Life Insurance Benefit Costs for ages 70-74

Prepared for the employees of San Francisco Health Service System.

Rates are for Employee & Spouse

Employee guaranteed issue maximum \$200,000. Spouse guaranteed issue maximum \$50,000.

Costs are calculated using the Employee's age.

Benefit amount and premium will be a separate benefit and cost for employee and spouse.

Non Smoker Premiums Bi-Weekly Costs			Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 50% (to 50%)	Bi-Weekly premium for Employee age 70-74	Coverage amounts	Reduced Benefit Amount by 50% (to 50%)	Bi-weekly premium for Employee age 70-74
\$10,000	\$5,000	\$3.23	\$10,000	\$5,000	\$3.51
\$20,000	\$10,000	\$6.47	\$20,000	\$10,000	\$7.03
\$30,000	\$15,000	\$9.70	\$30,000	\$15,000	\$10.54
\$40,000	\$20,000	\$12.93	\$40,000	\$20,000	\$14.06
\$50,000	\$25,000	\$16.17	\$50,000	\$25,000	\$17.57
\$60,000	\$30,000	\$19.40	\$60,000	\$30,000	\$21.09
\$70,000	\$35,000	\$22.63	\$70,000	\$35,000	\$24.60
\$80,000	\$40,000	\$25.86	\$80,000	\$40,000	\$28.12
\$90,000	\$45,000	\$29.10	\$90,000	\$45,000	\$31.63
\$100,000	\$50,000	\$32.33	\$100,000	\$50,000	\$35.15
\$110,000	\$55,000	\$35.56	\$110,000	\$55,000	\$38.66
\$120,000	\$60,000	\$38.80	\$120,000	\$60,000	\$42.18
\$130,000	\$65,000	\$42.03	\$130,000	\$65,000	\$45.69
\$140,000	\$70,000	\$45.26	\$140,000	\$70,000	\$49.20
\$150,000	\$75,000	\$48.50	\$150,000	\$75,000	\$52.72
\$160,000	\$80,000	\$51.73	\$160,000	\$80,000	\$56.23
\$170,000	\$85,000	\$54.96	\$170,000	\$85,000	\$59.75
\$180,000	\$90,000	\$58.20	\$180,000	\$90,000	\$63.26
\$190,000	\$95,000	\$61.43	\$190,000	\$95,000	\$66.78
\$200,000	\$100,000	\$64.66	\$200,000	\$100,000	\$70.29
\$210,000	\$105,000	\$67.89	\$210,000	\$105,000	\$73.81
\$220,000	\$110,000	\$71.13	\$220,000	\$110,000	\$77.32
\$230,000	\$115,000	\$74.36	\$230,000	\$115,000	\$80.84
\$240,000	\$120,000	\$77.59	\$240,000	\$120,000	\$84.35
\$250,000	\$125,000	\$80.83	\$250,000	\$125,000	\$87.87
\$260,000	\$130,000	\$84.06	\$260,000	\$130,000	\$91.38
\$270,000	\$135,000	\$87.29	\$270,000	\$135,000	\$94.89
\$280,000	\$140,000	\$90.53	\$280,000	\$140,000	\$98.41

Non Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 50% (to 50%)	Bi-Weekly premium for Employee age 70-74
\$290,000	\$145,000	\$93.76
\$300,000	\$150,000	\$96.99
\$310,000	\$155,000	\$100.23
\$320,000	\$160,000	\$103.46
\$330,000	\$165,000	\$106.69
\$340,000	\$170,000	\$109.92
\$350,000	\$175,000	\$113.16
\$360,000	\$180,000	\$116.39
\$370,000	\$185,000	\$119.62
\$380,000	\$190,000	\$122.86
\$390,000	\$195,000	\$126.09
\$400,000	\$200,000	\$129.32
\$410,000	\$205,000	\$132.56
\$420,000	\$210,000	\$135.79
\$430,000	\$215,000	\$139.02
\$440,000	\$220,000	\$142.26
\$450,000	\$225,000	\$145.49
\$460,000	\$230,000	\$148.72
\$470,000	\$235,000	\$151.95
\$480,000	\$240,000	\$155.19
\$490,000	\$245,000	\$158.42
\$500,000	\$250,000	\$161.65

Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 50% (to 50%)	Bi-weekly premium for Employee age 70-74
\$290,000	\$145,000	\$101.92
\$300,000	\$150,000	\$105.44
\$310,000	\$155,000	\$108.95
\$320,000	\$160,000	\$112.47
\$330,000	\$165,000	\$115.98
\$340,000	\$170,000	\$119.50
\$350,000	\$175,000	\$123.01
\$360,000	\$180,000	\$126.53
\$370,000	\$185,000	\$130.04
\$380,000	\$190,000	\$133.56
\$390,000	\$195,000	\$137.07
\$400,000	\$200,000	\$140.58
\$410,000	\$205,000	\$144.10
\$420,000	\$210,000	\$147.61
\$430,000	\$215,000	\$151.13
\$440,000	\$220,000	\$154.64
\$450,000	\$225,000	\$158.16
\$460,000	\$230,000	\$161.67
\$470,000	\$235,000	\$165.19
\$480,000	\$240,000	\$168.70
\$490,000	\$245,000	\$172.22
\$500,000	\$250,000	\$175.73

## Voluntary Term Life Insurance Benefit Costs for ages 75+

Prepared for the employees of San Francisco Health Service System.

Rates are for Employee & Spouse

Employee guaranteed issue maximum \$200,000. Spouse guaranteed issue maximum \$50,000.

Costs are calculated using the Employee's age.

Benefit amount and premium will be a separate benefit and cost for employee and spouse.

Non Smoker Premiums Bi-Weekly Costs			Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 70% (to 30%)	Bi-weekly premium for Employee age 75+	Coverage amounts	Reduced Benefit Amount by 70% (to 30%)	Bi-weekly premium for Employee age 75+
\$10,000	\$3,000	\$1.94	\$10,000	\$3,000	\$2.11
\$20,000	\$6,000	\$3.88	\$20,000	\$6,000	\$4.22
\$30,000	\$9,000	\$5.82	\$30,000	\$9,000	\$6.33
\$40,000	\$12,000	\$7.76	\$40,000	\$12,000	\$8.44
\$50,000	\$15,000	\$9.70	\$50,000	\$15,000	\$10.54
\$60,000	\$18,000	\$11.64	\$60,000	\$18,000	\$12.65
\$70,000	\$21,000	\$13.58	\$70,000	\$21,000	\$14.76
\$80,000	\$24,000	\$15.52	\$80,000	\$24,000	\$16.87
\$90,000	\$27,000	\$17.46	\$90,000	\$27,000	\$18.98
\$100,000	\$30,000	\$19.40	\$100,000	\$30,000	\$21.09
\$110,000	\$33,000	\$21.34	\$110,000	\$33,000	\$23.20
\$120,000	\$36,000	\$23.28	\$120,000	\$36,000	\$25.31
\$130,000	\$39,000	\$25.22	\$130,000	\$39,000	\$27.41
\$140,000	\$42,000	\$27.16	\$140,000	\$42,000	\$29.52
\$150,000	\$45,000	\$29.10	\$150,000	\$45,000	\$31.63
\$160,000	\$48,000	\$31.04	\$160,000	\$48,000	\$33.74
\$170,000	\$51,000	\$32.98	\$170,000	\$51,000	\$35.85
\$180,000	\$54,000	\$34.92	\$180,000	\$54,000	\$37.96
\$190,000	\$57,000	\$36.86	\$190,000	\$57,000	\$40.07
\$200,000	\$60,000	\$38.80	\$200,000	\$60,000	\$42.18
\$210,000	\$63,000	\$40.74	\$210,000	\$63,000	\$44.28
\$220,000	\$66,000	\$42.68	\$220,000	\$66,000	\$46.39
\$230,000	\$69,000	\$44.62	\$230,000	\$69,000	\$48.50
\$240,000	\$72,000	\$46.56	\$240,000	\$72,000	\$50.61
\$250,000	\$75,000	\$48.50	\$250,000	\$75,000	\$52.72
\$260,000	\$78,000	\$50.44	\$260,000	\$78,000	\$54.83
\$270,000	\$81,000	\$52.38	\$270,000	\$81,000	\$56.94
\$280,000	\$84,000	\$54.32	\$280,000	\$84,000	\$59.05

Non Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 70% (to 30%)	Bi-weekly premium for Employee age 75+
\$290,000	\$87,000	\$56.26
\$300,000	\$90,000	\$58.20
\$310,000	\$93,000	\$60.14
\$320,000	\$96,000	\$62.08
\$330,000	\$99,000	\$64.01
\$340,000	\$102,000	\$65.95
\$350,000	\$105,000	\$67.89
\$360,000	\$108,000	\$69.83
\$370,000	\$111,000	\$71.77
\$380,000	\$114,000	\$73.71
\$390,000	\$117,000	\$75.65
\$400,000	\$120,000	\$77.59
\$410,000	\$123,000	\$79.53
\$420,000	\$126,000	\$81.47
\$430,000	\$129,000	\$83.41
\$440,000	\$132,000	\$85.35
\$450,000	\$135,000	\$87.29
\$460,000	\$138,000	\$89.23
\$470,000	\$141,000	\$91.17
\$480,000	\$144,000	\$93.11
\$490,000	\$147,000	\$95.05
\$500,000	\$150,000	\$96.99

Smoker Premiums Bi-Weekly Costs		
Coverage amounts	Reduced Benefit Amount by 70% (to 30%)	Bi-weekly premium for Employee age 75+
\$290,000	\$87,000	\$61.15
\$300,000	\$90,000	\$63.26
\$310,000	\$93,000	\$65.37
\$320,000	\$96,000	\$67.48
\$330,000	\$99,000	\$69.59
\$340,000	\$102,000	\$71.70
\$350,000	\$105,000	\$73.81
\$360,000	\$108,000	\$75.92
\$370,000	\$111,000	\$78.02
\$380,000	\$114,000	\$80.13
\$390,000	\$117,000	\$82.24
\$400,000	\$120,000	\$84.35
\$410,000	\$123,000	\$86.46
\$420,000	\$126,000	\$88.57
\$430,000	\$129,000	\$90.68
\$440,000	\$132,000	\$92.79
\$450,000	\$135,000	\$94.89
\$460,000	\$138,000	\$97.00
\$470,000	\$141,000	\$99.11
\$480,000	\$144,000	\$101.22
\$490,000	\$147,000	\$103.33
\$500,000	\$150,000	\$105.44

\*If you are a new hire and you apply within 31 days after you are eligible to elect coverage for yourself, you are entitled to choose any coverage offered up to the Guaranteed Issue Amount, without providing proof of good health. If you apply for an amount of coverage greater than the Guaranteed Issue Amount, coverage in excess of the Guaranteed Issue Amount will not be issued until the insurance company approves acceptable proof of good health. If you apply for coverage yourself more than 31 days from the date you become eligible to elect coverage under this plan, the Guaranteed Issue Amount will not apply. Coverage will not be issued until the insurance company approves acceptable proof of good health.

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding and individual tax situations. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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New York Life Insurance Company

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