

How much does Supplemental Insurance cost?

Are you interested in enrolling in Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance, but you aren't sure how much it'll cost? We created this worksheet to help you figure out just that! Please follow the simple steps below for you, your spouse and/or your child(ren), and your cost will auto-populate in the green boxes.

You (employee)

Step 1

How much Supplemental Life Insurance you want/need: \$

Amount of Supplemental Life Insurance

Step 2

Calculate your combined rate (Please see table below to find your rates):

+

=

Supplemental Life rate

AD&D rate

Your combined rate

Your spouse – can't exceed more than 50% of the dollar amount that you (employee) choose for yourself in step 1

Step 3

How much Supplemental Life Insurance you want/need for your spouse: \$

Amount of Supplemental Life Insurance

Your child(ren)*

Step 4

How much Supplemental Life Insurance you want/need for each child: \$

Amount of Supplemental Life Insurance

Step 5

Calculate your child(ren)'s combined rate (Please see table below to find their rates):

+

=

Supplemental Life rate

AD&D rate

Child(ren)'s combined rate

Your total monthly cost**: \$

Your total bi-weekly cost**: \$

*The cost of Supplemental insurance for children does not increase with the number of children. For example, it would be the same price for you to get insurance for one child as it would be for you to get insurance for three children.
 **Due to rounding, your actual payment may vary slightly.

The Supplemental Life and AD&D rates are listed in the tables below. Please find the correct rates for you and/or your child(ren) and type them into the appropriate spaces above to get the combined rates.

Supplemental Life		Supplemental AD&D	
Age	Rate	Age	Rate
Child(ren)		Employee	
Less than 30		Child(ren)	
30 – 34			
35 – 39			
40 – 44			
45 – 49			
50 – 54			
55 – 59			
60 – 64			
65 – 69			
70+			

Navigating life together

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