

Reliance Standard Plans Supplemental and Dependent Life Insurance Premium Table

Plan Holder: Herscher Community Unit School District #2

Scheduled Benefit: Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the Table below.
For employees age 65 and older: Benefit amounts are reduced according to the age-based reduction chart shown in the Supplemental Life brochure.

Employee/Spouse Premiums:

To find you and your spouse's premium -

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount
- Spouse premium: Repeat the steps above for your spouse at your age at your last birthday.
- Employee and spouse rates change as insured moves from one age bracket to the next.

Employee Monthly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74
\$10,000	\$0.50	\$0.34	\$0.43	\$0.63	\$0.96	\$1.50	\$2.30	\$3.84	\$5.02	\$7.91	\$13.40
\$20,000	\$1.00	\$0.68	\$0.86	\$1.26	\$1.92	\$3.00	\$4.60	\$7.68	\$10.04	\$15.82	\$26.80
\$30,000	\$1.50	\$1.02	\$1.29	\$1.89	\$2.88	\$4.50	\$6.90	\$11.52	\$15.06	\$23.73	\$40.20
\$40,000	\$2.00	\$1.36	\$1.72	\$2.52	\$3.84	\$6.00	\$9.20	\$15.36	\$20.08	\$31.64	\$53.60
\$50,000	\$2.50	\$1.70	\$2.15	\$3.15	\$4.80	\$7.50	\$11.50	\$19.20	\$25.10	\$39.55	\$67.00
\$60,000	\$3.00	\$2.04	\$2.58	\$3.78	\$5.76	\$9.00	\$13.80	\$23.04	\$30.12	\$47.46	\$80.40
\$70,000	\$3.50	\$2.38	\$3.01	\$4.41	\$6.72	\$10.50	\$16.10	\$26.88	\$35.14	\$55.37	\$93.80
\$80,000	\$4.00	\$2.72	\$3.44	\$5.04	\$7.68	\$12.00	\$18.40	\$30.72	\$40.16	\$63.28	\$107.20
\$90,000	\$4.50	\$3.06	\$3.87	\$5.67	\$8.64	\$13.50	\$20.70	\$34.56	\$45.18	\$71.19	\$120.60
\$100,000	\$5.00	\$3.40	\$4.30	\$6.30	\$9.60	\$15.00	\$23.00	\$38.40	\$50.20	\$79.10	\$134.00
\$110,000	\$5.50	\$3.74	\$4.73	\$6.93	\$10.56	\$16.50	\$25.30	\$42.24	\$55.22	\$87.01	\$147.40
\$120,000	\$6.00	\$4.08	\$5.16	\$7.56	\$11.52	\$18.00	\$27.60	\$46.08	\$60.24	\$94.92	\$160.80
\$130,000	\$6.50	\$4.42	\$5.59	\$8.19	\$12.48	\$19.50	\$29.90	\$49.92	\$65.26	\$102.83	\$174.20
\$140,000	\$7.00	\$4.76	\$6.02	\$8.82	\$13.44	\$21.00	\$32.20	\$53.76	\$70.28	\$110.74	\$187.60
\$150,000	\$7.50	\$5.10	\$6.45	\$9.45	\$14.40	\$22.50	\$34.50	\$57.60	\$75.30	\$118.65	\$201.00
\$160,000	\$8.00	\$5.44	\$6.88	\$10.08	\$15.36	\$24.00	\$36.80	\$61.44	\$80.32	\$126.56	\$214.40
\$170,000	\$8.50	\$5.78	\$7.31	\$10.71	\$16.32	\$25.50	\$39.10	\$65.28	\$85.34	\$134.47	\$227.80
\$180,000	\$9.00	\$6.12	\$7.74	\$11.34	\$17.28	\$27.00	\$41.40	\$69.12	\$90.36	\$142.38	\$241.20
\$190,000	\$9.50	\$6.46	\$8.17	\$11.97	\$18.24	\$28.50	\$43.70	\$72.96	\$95.38	\$150.29	\$254.60
\$200,000	\$10.00	\$6.80	\$8.60	\$12.60	\$19.20	\$30.00	\$46.00	\$76.80	\$100.40	\$158.20	\$268.00
\$210,000	\$10.50	\$7.14	\$9.03	\$13.23	\$20.16	\$31.50	\$48.30	\$80.64	\$105.42	\$166.11	\$281.40
\$220,000	\$11.00	\$7.48	\$9.46	\$13.86	\$21.12	\$33.00	\$50.60	\$84.48	\$110.44	\$174.02	\$294.80
\$230,000	\$11.50	\$7.82	\$9.89	\$14.49	\$22.08	\$34.50	\$52.90	\$88.32	\$115.46	\$181.93	\$308.20
\$240,000	\$12.00	\$8.16	\$10.32	\$15.12	\$23.04	\$36.00	\$55.20	\$92.16	\$120.48	\$189.84	\$321.60
\$250,000	\$12.50	\$8.50	\$10.75	\$15.75	\$24.00	\$37.50	\$57.50	\$96.00	\$125.50	\$197.75	\$335.00
\$260,000	\$13.00	\$8.84	\$11.18	\$16.38	\$24.96	\$39.00	\$59.80	\$99.84	\$130.52	\$205.66	\$348.40
\$270,000	\$13.50	\$9.18	\$11.61	\$17.01	\$25.92	\$40.50	\$62.10	\$103.68	\$135.54	\$213.57	\$361.80
\$280,000	\$14.00	\$9.52	\$12.04	\$17.64	\$26.88	\$42.00	\$64.40	\$107.52	\$140.56	\$221.48	\$375.20

\$290,000	\$14.50	\$9.86	\$12.47	\$18.27	\$27.84	\$43.50	\$66.70	\$111.36	\$145.58	\$229.39	\$388.60
\$300,000	\$15.00	\$10.20	\$12.90	\$18.90	\$28.80	\$45.00	\$69.00	\$115.20	\$150.60	\$237.30	\$402.00
\$310,000	\$15.50	\$10.54	\$13.33	\$19.53	\$29.76	\$46.50	\$71.30	\$119.04	\$155.62	\$245.21	\$415.40
\$320,000	\$16.00	\$10.88	\$13.76	\$20.16	\$30.72	\$48.00	\$73.60	\$122.88	\$160.64	\$253.12	\$428.80
\$330,000	\$16.50	\$11.22	\$14.19	\$20.79	\$31.68	\$49.50	\$75.90	\$126.72	\$165.66	\$261.03	\$442.20
\$340,000	\$17.00	\$11.56	\$14.62	\$21.42	\$32.64	\$51.00	\$78.20	\$130.56	\$170.68	\$268.94	\$455.60
\$350,000	\$17.50	\$11.90	\$15.05	\$22.05	\$33.60	\$52.50	\$80.50	\$134.40	\$175.70	\$276.85	\$469.00
\$360,000	\$18.00	\$12.24	\$15.48	\$22.68	\$34.56	\$54.00	\$82.80	\$138.24	\$180.72	\$284.76	\$482.40
\$370,000	\$18.50	\$12.58	\$15.91	\$23.31	\$35.52	\$55.50	\$85.10	\$142.08	\$185.74	\$292.67	\$495.80
\$380,000	\$19.00	\$12.92	\$16.34	\$23.94	\$36.48	\$57.00	\$87.40	\$145.92	\$190.76	\$300.58	\$509.20
\$390,000	\$19.50	\$13.26	\$16.77	\$24.57	\$37.44	\$58.50	\$89.70	\$149.76	\$195.78	\$308.49	\$522.60
\$400,000	\$20.00	\$13.60	\$17.20	\$25.20	\$38.40	\$60.00	\$92.00	\$153.60	\$200.80	\$316.40	\$536.00
\$410,000	\$20.50	\$13.94	\$17.63	\$25.83	\$39.36	\$61.50	\$94.30	\$157.44	\$205.82	\$324.31	\$549.40
\$420,000	\$21.00	\$14.28	\$18.06	\$26.46	\$40.32	\$63.00	\$96.60	\$161.28	\$210.84	\$332.22	\$562.80
\$430,000	\$21.50	\$14.62	\$18.49	\$27.09	\$41.28	\$64.50	\$98.90	\$165.12	\$215.86	\$340.13	\$576.20
\$440,000	\$22.00	\$14.96	\$18.92	\$27.72	\$42.24	\$66.00	\$101.20	\$168.96	\$220.88	\$348.04	\$589.60
\$450,000	\$22.50	\$15.30	\$19.35	\$28.35	\$43.20	\$67.50	\$103.50	\$172.80	\$225.90	\$355.95	\$603.00
\$460,000	\$23.00	\$15.64	\$19.78	\$28.98	\$44.16	\$69.00	\$105.80	\$176.64	\$230.92	\$363.86	\$616.40
\$470,000	\$23.50	\$15.98	\$20.21	\$29.61	\$45.12	\$70.50	\$108.10	\$180.48	\$235.94	\$371.77	\$629.80
\$480,000	\$24.00	\$16.32	\$20.64	\$30.24	\$46.08	\$72.00	\$110.40	\$184.32	\$240.96	\$379.68	\$643.20
\$490,000	\$24.50	\$16.66	\$21.07	\$30.87	\$47.04	\$73.50	\$112.70	\$188.16	\$245.98	\$387.59	\$656.60
\$500,000	\$25.00	\$17.00	\$21.50	\$31.50	\$48.00	\$75.00	\$115.00	\$192.00	\$251.00	\$395.50	\$670.00

Spouse Monthly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74
\$10,000	\$0.50	\$0.34	\$0.43	\$0.63	\$0.96	\$1.50	\$2.30	\$3.84	\$5.02	\$7.91	\$13.40
\$20,000	\$1.00	\$0.68	\$0.86	\$1.26	\$1.92	\$3.00	\$4.60	\$7.68	\$10.04	\$15.82	\$26.80
\$30,000	\$1.50	\$1.02	\$1.29	\$1.89	\$2.88	\$4.50	\$6.90	\$11.52	\$15.06	\$23.73	\$40.20
\$40,000	\$2.00	\$1.36	\$1.72	\$2.52	\$3.84	\$6.00	\$9.20	\$15.36	\$20.08	\$31.64	\$53.60
\$50,000	\$2.50	\$1.70	\$2.15	\$3.15	\$4.80	\$7.50	\$11.50	\$19.20	\$25.10	\$39.55	\$67.00
\$60,000	\$3.00	\$2.04	\$2.58	\$3.78	\$5.76	\$9.00	\$13.80	\$23.04	\$30.12	\$47.46	\$80.40
\$70,000	\$3.50	\$2.38	\$3.01	\$4.41	\$6.72	\$10.50	\$16.10	\$26.88	\$35.14	\$55.37	\$93.80
\$80,000	\$4.00	\$2.72	\$3.44	\$5.04	\$7.68	\$12.00	\$18.40	\$30.72	\$40.16	\$63.28	\$107.20
\$90,000	\$4.50	\$3.06	\$3.87	\$5.67	\$8.64	\$13.50	\$20.70	\$34.56	\$45.18	\$71.19	\$120.60
\$100,000	\$5.00	\$3.40	\$4.30	\$6.30	\$9.60	\$15.00	\$23.00	\$38.40	\$50.20	\$79.10	\$134.00
\$110,000	\$5.50	\$3.74	\$4.73	\$6.93	\$10.56	\$16.50	\$25.30	\$42.24	\$55.22	\$87.01	\$147.40
\$120,000	\$6.00	\$4.08	\$5.16	\$7.56	\$11.52	\$18.00	\$27.60	\$46.08	\$60.24	\$94.92	\$160.80
\$130,000	\$6.50	\$4.42	\$5.59	\$8.19	\$12.48	\$19.50	\$29.90	\$49.92	\$65.26	\$102.83	\$174.20
\$140,000	\$7.00	\$4.76	\$6.02	\$8.82	\$13.44	\$21.00	\$32.20	\$53.76	\$70.28	\$110.74	\$187.60
\$150,000	\$7.50	\$5.10	\$6.45	\$9.45	\$14.40	\$22.50	\$34.50	\$57.60	\$75.30	\$118.65	\$201.00
\$160,000	\$8.00	\$5.44	\$6.88	\$10.08	\$15.36	\$24.00	\$36.80	\$61.44	\$80.32	\$126.56	\$214.40
\$170,000	\$8.50	\$5.78	\$7.31	\$10.71	\$16.32	\$25.50	\$39.10	\$65.28	\$85.34	\$134.47	\$227.80
\$180,000	\$9.00	\$6.12	\$7.74	\$11.34	\$17.28	\$27.00	\$41.40	\$69.12	\$90.36	\$142.38	\$241.20
\$190,000	\$9.50	\$6.46	\$8.17	\$11.97	\$18.24	\$28.50	\$43.70	\$72.96	\$95.38	\$150.29	\$254.60
\$200,000	\$10.00	\$6.80	\$8.60	\$12.60	\$19.20	\$30.00	\$46.00	\$76.80	\$100.40	\$158.20	\$268.00
\$210,000	\$10.50	\$7.14	\$9.03	\$13.23	\$20.16	\$31.50	\$48.30	\$80.64	\$105.42	\$166.11	\$281.40
\$220,000	\$11.00	\$7.48	\$9.46	\$13.86	\$21.12	\$33.00	\$50.60	\$84.48	\$110.44	\$174.02	\$294.80
\$230,000	\$11.50	\$7.82	\$9.89	\$14.49	\$22.08	\$34.50	\$52.90	\$88.32	\$115.46	\$181.93	\$308.20

\$240,000	\$12.00	\$8.16	\$10.32	\$15.12	\$23.04	\$36.00	\$55.20	\$92.16	\$120.48	\$189.84	\$321.60
\$250,000	\$12.50	\$8.50	\$10.75	\$15.75	\$24.00	\$37.50	\$57.50	\$96.00	\$125.50	\$197.75	\$335.00
\$260,000	\$13.00	\$8.84	\$11.18	\$16.38	\$24.96	\$39.00	\$59.80	\$99.84	\$130.52	\$205.66	\$348.40
\$270,000	\$13.50	\$9.18	\$11.61	\$17.01	\$25.92	\$40.50	\$62.10	\$103.68	\$135.54	\$213.57	\$361.80
\$280,000	\$14.00	\$9.52	\$12.04	\$17.64	\$26.88	\$42.00	\$64.40	\$107.52	\$140.56	\$221.48	\$375.20
\$290,000	\$14.50	\$9.86	\$12.47	\$18.27	\$27.84	\$43.50	\$66.70	\$111.36	\$145.58	\$229.39	\$388.60
\$300,000	\$15.00	\$10.20	\$12.90	\$18.90	\$28.80	\$45.00	\$69.00	\$115.20	\$150.60	\$237.30	\$402.00
\$310,000	\$15.50	\$10.54	\$13.33	\$19.53	\$29.76	\$46.50	\$71.30	\$119.04	\$155.62	\$245.21	\$415.40
\$320,000	\$16.00	\$10.88	\$13.76	\$20.16	\$30.72	\$48.00	\$73.60	\$122.88	\$160.64	\$253.12	\$428.80
\$330,000	\$16.50	\$11.22	\$14.19	\$20.79	\$31.68	\$49.50	\$75.90	\$126.72	\$165.66	\$261.03	\$442.20
\$340,000	\$17.00	\$11.56	\$14.62	\$21.42	\$32.64	\$51.00	\$78.20	\$130.56	\$170.68	\$268.94	\$455.60
\$350,000	\$17.50	\$11.90	\$15.05	\$22.05	\$33.60	\$52.50	\$80.50	\$134.40	\$175.70	\$276.85	\$469.00
\$360,000	\$18.00	\$12.24	\$15.48	\$22.68	\$34.56	\$54.00	\$82.80	\$138.24	\$180.72	\$284.76	\$482.40
\$370,000	\$18.50	\$12.58	\$15.91	\$23.31	\$35.52	\$55.50	\$85.10	\$142.08	\$185.74	\$292.67	\$495.80
\$380,000	\$19.00	\$12.92	\$16.34	\$23.94	\$36.48	\$57.00	\$87.40	\$145.92	\$190.76	\$300.58	\$509.20
\$390,000	\$19.50	\$13.26	\$16.77	\$24.57	\$37.44	\$58.50	\$89.70	\$149.76	\$195.78	\$308.49	\$522.60
\$400,000	\$20.00	\$13.60	\$17.20	\$25.20	\$38.40	\$60.00	\$92.00	\$153.60	\$200.80	\$316.40	\$536.00
\$410,000	\$20.50	\$13.94	\$17.63	\$25.83	\$39.36	\$61.50	\$94.30	\$157.44	\$205.82	\$324.31	\$549.40
\$420,000	\$21.00	\$14.28	\$18.06	\$26.46	\$40.32	\$63.00	\$96.60	\$161.28	\$210.84	\$332.22	\$562.80
\$430,000	\$21.50	\$14.62	\$18.49	\$27.09	\$41.28	\$64.50	\$98.90	\$165.12	\$215.86	\$340.13	\$576.20
\$440,000	\$22.00	\$14.96	\$18.92	\$27.72	\$42.24	\$66.00	\$101.20	\$168.96	\$220.88	\$348.04	\$589.60
\$450,000	\$22.50	\$15.30	\$19.35	\$28.35	\$43.20	\$67.50	\$103.50	\$172.80	\$225.90	\$355.95	\$603.00
\$460,000	\$23.00	\$15.64	\$19.78	\$28.98	\$44.16	\$69.00	\$105.80	\$176.64	\$230.92	\$363.86	\$616.40
\$470,000	\$23.50	\$15.98	\$20.21	\$29.61	\$45.12	\$70.50	\$108.10	\$180.48	\$235.94	\$371.77	\$629.80
\$480,000	\$24.00	\$16.32	\$20.64	\$30.24	\$46.08	\$72.00	\$110.40	\$184.32	\$240.96	\$379.68	\$643.20
\$490,000	\$24.50	\$16.66	\$21.07	\$30.87	\$47.04	\$73.50	\$112.70	\$188.16	\$245.98	\$387.59	\$656.60
\$500,000	\$25.00	\$17.00	\$21.50	\$31.50	\$48.00	\$75.00	\$115.00	\$192.00	\$251.00	\$395.50	\$670.00

Child(ren) Premiums

Benefit Amount	Premiums
\$5,000	\$1.35
\$10,000	\$2.69

(One rate and benefit amount for all eligible children in family, regardless of number)

PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Children Premium	
Total Premium	

(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

Please read this important information:

- **You may not have coverage as both an employee and as a dependent.**
- **Only one insured spouse may cover the eligible dependent children.**

Rates are subject to change.