

Employee Supplemental Life Only – Current Monthly Cost by Age Band

Current Monthly Rates per \$1,000:

	0.032	0.039	0.045	0.057	0.071	0.100	0.170	0.260	0.394	0.650	1.223	2.046	3.633	6.866
Coverage	Age													
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$10,000	0.32	0.39	0.45	0.57	0.71	1.00	1.70	2.60	3.94	6.50	12.23	20.46	36.33	68.66
\$20,000	0.64	0.78	0.90	1.14	1.42	2.00	3.40	5.20	7.88	13.00	24.46	40.92	72.66	137.32
\$30,000	0.96	1.17	1.35	1.71	2.13	3.00	5.10	7.80	11.82	19.50	36.69	61.38	108.99	205.98
\$40,000	1.28	1.56	1.80	2.28	2.84	4.00	6.80	10.40	15.76	26.00	48.92	81.84	145.32	274.64
\$50,000	1.60	1.95	2.25	2.85	3.55	5.00	8.50	13.00	19.70	32.50	61.15	102.30	181.65	343.30
\$60,000	1.92	2.34	2.70	3.42	4.26	6.00	10.20	15.60	23.64	39.00	73.38	122.76	217.98	411.96
\$70,000	2.24	2.73	3.15	3.99	4.97	7.00	11.90	18.20	27.58	45.50	85.61	143.22	254.31	480.62
\$80,000	2.56	3.12	3.60	4.56	5.68	8.00	13.60	20.80	31.52	52.00	97.84	163.68	290.64	549.28
\$90,000	2.88	3.51	4.05	5.13	6.39	9.00	15.30	23.40	35.46	58.50	110.07	184.14	326.97	617.94
\$100,000	3.20	3.90	4.50	5.70	7.10	10.00	17.00	26.00	39.40	65.00	122.30	204.60	363.30	686.60
\$110,000	3.52	4.29	4.95	6.27	7.81	11.00	18.70	28.60	43.34	71.50	134.53	225.06	399.63	755.26
\$120,000	3.84	4.68	5.40	6.84	8.52	12.00	20.40	31.20	47.28	78.00	146.76	245.52	435.96	823.92
\$130,000	4.16	5.07	5.85	7.41	9.23	13.00	22.10	33.80	51.22	84.50	158.99	265.98	472.29	892.58
\$140,000	4.48	5.46	6.30	7.98	9.94	14.00	23.80	36.40	55.16	91.00	171.22	286.44	508.62	961.24
\$150,000	4.80	5.85	6.75	8.55	10.65	15.00	25.50	39.00	59.10	97.50	183.45	306.90	544.95	1,029.90
\$160,000	5.12	6.24	7.20	9.12	11.36	16.00	27.20	41.60	63.04	104.00	195.68	327.36	581.28	1,098.56
\$170,000	5.44	6.63	7.65	9.69	12.07	17.00	28.90	44.20	66.98	110.50	207.91	347.82	617.61	1,167.22
\$180,000	5.76	7.02	8.10	10.26	12.78	18.00	30.60	46.80	70.92	117.00	220.14	368.28	653.94	1,235.88
\$190,000	6.08	7.41	8.55	10.83	13.49	19.00	32.30	49.40	74.86	123.50	232.37	388.74	690.27	1,304.54
\$200,000	6.40	7.80	9.00	11.40	14.20	20.00	34.00	52.00	78.80	130.00	244.60	409.20	726.60	1,373.20
\$210,000	6.72	8.19	9.45	11.97	14.91	21.00	35.70	54.60	82.74	136.50	256.83	429.66	762.93	1,441.86
\$220,000	7.04	8.58	9.90	12.54	15.62	22.00	37.40	57.20	86.68	143.00	269.06	450.12	799.26	1,510.52
\$230,000	7.36	8.97	10.35	13.11	16.33	23.00	39.10	59.80	90.62	149.50	281.29	470.58	835.59	1,579.18
\$240,000	7.68	9.36	10.80	13.68	17.04	24.00	40.80	62.40	94.56	156.00	293.52	491.04	871.92	1,647.84
\$250,000	8.00	9.75	11.25	14.25	17.75	25.00	42.50	65.00	98.50	162.50	305.75	511.50	908.25	1,716.50
\$260,000	8.32	10.14	11.70	14.82	18.46	26.00	44.20	67.60	102.44	169.00	317.98	531.96	944.58	1,785.16
\$270,000	8.64	10.53	12.15	15.39	19.17	27.00	45.90	70.20	106.38	175.50	330.21	552.42	980.91	1,853.82
\$280,000	8.96	10.92	12.60	15.96	19.88	28.00	47.60	72.80	110.32	182.00	342.44	572.88	1,017.24	1,922.48
\$290,000	9.28	11.31	13.05	16.53	20.59	29.00	49.30	75.40	114.26	188.50	354.67	593.34	1,053.57	1,991.14
\$300,000	9.60	11.70	13.50	17.10	21.30	30.00	51.00	78.00	118.20	195.00	366.90	613.80	1,089.90	2,059.80

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:

$$\frac{\text{Benefit Amount}}{1,000} = \frac{\text{Subtotal}}{\text{Rate}} \times = \frac{\text{Monthly Cost}}{\text{Rate}}$$

(See top row above)

*Rates shown are current as of the effective date and are subject to change over time.
 Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.
 Any applicable age-related benefit reductions are not shown.
 UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.*

Employee Supplemental Life and AD&D – Current Monthly Cost by Age Band

Current Monthly Rates per \$1,000:

Coverage	Current Monthly Rates per \$1,000:													
	Age <25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$10,000	0.63	0.70	0.76	0.88	1.02	1.31	2.01	2.91	4.25	6.81	12.54	20.77	36.64	68.97
\$20,000	1.26	1.40	1.52	1.76	2.04	2.62	4.02	5.82	8.50	13.62	25.08	41.54	73.28	137.94
\$30,000	1.89	2.10	2.28	2.64	3.06	3.93	6.03	8.73	12.75	20.43	37.62	62.31	109.92	206.91
\$40,000	2.52	2.80	3.04	3.52	4.08	5.24	8.04	11.64	17.00	27.24	50.16	83.08	146.56	275.88
\$50,000	3.15	3.50	3.80	4.40	5.10	6.55	10.05	14.55	21.25	34.05	62.70	103.85	183.20	344.85
\$60,000	3.78	4.20	4.56	5.28	6.12	7.86	12.06	17.46	25.50	40.86	75.24	124.62	219.84	413.82
\$70,000	4.41	4.90	5.32	6.16	7.14	9.17	14.07	20.37	29.75	47.67	87.78	145.39	256.48	482.79
\$80,000	5.04	5.60	6.08	7.04	8.16	10.48	16.08	23.28	34.00	54.48	100.32	166.16	293.12	551.76
\$90,000	5.67	6.30	6.84	7.92	9.18	11.79	18.09	26.19	38.25	61.29	112.86	186.93	329.76	620.73
\$100,000	6.30	7.00	7.60	8.80	10.20	13.10	20.10	29.10	42.50	68.10	125.40	207.70	366.40	689.70
\$110,000	6.93	7.70	8.36	9.68	11.22	14.41	22.11	32.01	46.75	74.91	137.94	228.47	403.04	758.67
\$120,000	7.56	8.40	9.12	10.56	12.24	15.72	24.12	34.92	51.00	81.72	150.48	249.24	439.68	827.64
\$130,000	8.19	9.10	9.88	11.44	13.26	17.03	26.13	37.83	55.25	88.53	163.02	270.01	476.32	896.61
\$140,000	8.82	9.80	10.64	12.32	14.28	18.34	28.14	40.74	59.50	95.34	175.56	290.78	512.96	965.58
\$150,000	9.45	10.50	11.40	13.20	15.30	19.65	30.15	43.65	63.75	102.15	188.10	311.55	549.60	1,034.55
\$160,000	10.08	11.20	12.16	14.08	16.32	20.96	32.16	46.56	68.00	108.96	200.64	332.32	586.24	1,103.52
\$170,000	10.71	11.90	12.92	14.96	17.34	22.27	34.17	49.47	72.25	115.77	213.18	353.09	622.88	1,172.49
\$180,000	11.34	12.60	13.68	15.84	18.36	23.58	36.18	52.38	76.50	122.58	225.72	373.86	659.52	1,241.46
\$190,000	11.97	13.30	14.44	16.72	19.38	24.89	38.19	55.29	80.75	129.39	238.26	394.63	696.16	1,310.43
\$200,000	12.60	14.00	15.20	17.60	20.40	26.20	40.20	58.20	85.00	136.20	250.80	415.40	732.80	1,379.40
\$210,000	13.23	14.70	15.96	18.48	21.42	27.51	42.21	61.11	89.25	143.01	263.34	436.17	769.44	1,448.37
\$220,000	13.86	15.40	16.72	19.36	22.44	28.82	44.22	64.02	93.50	149.82	275.88	456.94	806.08	1,517.34
\$230,000	14.49	16.10	17.48	20.24	23.46	30.13	46.23	66.93	97.75	156.63	288.42	477.71	842.72	1,586.31
\$240,000	15.12	16.80	18.24	21.12	24.48	31.44	48.24	69.84	102.00	163.44	300.96	498.48	879.36	1,655.28
\$250,000	15.75	17.50	19.00	22.00	25.50	32.75	50.25	72.75	106.25	170.25	313.50	519.25	916.00	1,724.25
\$260,000	16.38	18.20	19.76	22.88	26.52	34.06	52.26	75.66	110.50	177.06	326.04	540.02	952.64	1,793.22
\$270,000	17.01	18.90	20.52	23.76	27.54	35.37	54.27	78.57	114.75	183.87	338.58	560.79	989.28	1,862.19
\$280,000	17.64	19.60	21.28	24.64	28.56	36.68	56.28	81.48	119.00	190.68	351.12	581.56	1,025.92	1,931.16
\$290,000	18.27	20.30	22.04	25.52	29.58	37.99	58.29	84.39	123.25	197.49	363.66	602.33	1,062.56	2,000.13
\$300,000	18.90	21.00	22.80	26.40	30.60	39.30	60.30	87.30	127.50	204.30	376.20	623.10	1,099.20	2,069.10

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:

$$\frac{\text{Benefit Amount}}{1,000} = \frac{\text{Subtotal}}{\text{Rate}} \times \text{Rate} = \text{Monthly Cost}$$

(See top row above)

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Spouse Supplemental Life Only – Current Monthly Cost by Age Band

Current Monthly Rates per \$1,000:

	0.032	0.039	0.045	0.057	0.071	0.100	0.170	0.260	0.394	0.650	1.223	2.046	3.633	6.866
Coverage	Age													
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$5,000	0.16	0.20	0.23	0.29	0.36	0.50	0.85	1.30	1.97	3.25	6.12	10.23	18.17	34.33
\$10,000	0.32	0.39	0.45	0.57	0.71	1.00	1.70	2.60	3.94	6.50	12.23	20.46	36.33	68.66
\$15,000	0.48	0.59	0.68	0.86	1.07	1.50	2.55	3.90	5.91	9.75	18.35	30.69	54.50	102.99
\$20,000	0.64	0.78	0.90	1.14	1.42	2.00	3.40	5.20	7.88	13.00	24.46	40.92	72.66	137.32
\$25,000	0.80	0.98	1.13	1.43	1.78	2.50	4.25	6.50	9.85	16.25	30.58	51.15	90.83	171.65
\$30,000	0.96	1.17	1.35	1.71	2.13	3.00	5.10	7.80	11.82	19.50	36.69	61.38	108.99	205.98
\$35,000	1.12	1.37	1.58	2.00	2.49	3.50	5.95	9.10	13.79	22.75	42.81	71.61	127.16	240.31
\$40,000	1.28	1.56	1.80	2.28	2.84	4.00	6.80	10.40	15.76	26.00	48.92	81.84	145.32	274.64
\$45,000	1.44	1.76	2.03	2.57	3.20	4.50	7.65	11.70	17.73	29.25	55.04	92.07	163.49	308.97
\$50,000	1.60	1.95	2.25	2.85	3.55	5.00	8.50	13.00	19.70	32.50	61.15	102.30	181.65	343.30
\$55,000	1.76	2.15	2.48	3.14	3.91	5.50	9.35	14.30	21.67	35.75	67.27	112.53	199.82	377.66
\$60,000	1.92	2.34	2.70	3.42	4.26	6.00	10.20	15.60	23.64	39.00	73.38	122.76	217.98	411.96
\$65,000	2.08	2.54	2.93	3.71	4.62	6.50	11.05	16.90	25.61	42.25	79.50	132.99	236.15	446.29
\$70,000	2.24	2.73	3.15	3.99	4.97	7.00	11.90	18.20	27.58	45.50	85.61	143.22	254.31	480.62
\$75,000	2.40	2.93	3.38	4.28	5.33	7.50	12.75	19.50	29.55	48.75	91.73	153.45	272.48	514.95
\$80,000	2.56	3.12	3.60	4.56	5.68	8.00	13.60	20.80	31.52	52.00	97.84	163.68	290.64	549.28
\$85,000	2.72	3.32	3.83	4.85	6.04	8.50	14.45	22.10	33.49	55.25	103.96	173.91	308.81	583.61
\$90,000	2.88	3.51	4.05	5.13	6.39	9.00	15.30	23.40	35.46	58.50	110.07	184.14	326.97	617.94
\$95,000	3.04	3.71	4.28	5.42	6.75	9.50	16.15	24.70	37.43	61.75	116.19	194.37	345.14	652.27
\$100,000	3.20	3.90	4.50	5.70	7.10	10.00	17.00	26.00	39.40	65.00	122.30	204.60	363.30	686.60
\$105,000	3.36	4.10	4.73	5.99	7.46	10.50	17.85	27.30	41.37	68.25	128.42	214.83	381.47	720.93
\$110,000	3.52	4.29	4.95	6.27	7.81	11.00	18.70	28.60	43.34	71.50	134.53	225.06	399.63	755.26
\$115,000	3.68	4.49	5.18	6.56	8.17	11.50	19.55	29.90	45.31	74.75	140.65	235.29	417.80	789.59
\$120,000	3.84	4.68	5.40	6.84	8.52	12.00	20.40	31.20	47.28	78.00	146.76	245.52	435.96	823.92
\$125,000	4.00	4.88	5.63	7.13	8.88	12.50	21.25	32.50	49.25	81.25	152.88	255.75	454.13	858.25
\$130,000	4.16	5.07	5.85	7.41	9.23	13.00	22.10	33.80	51.22	84.50	158.99	265.98	472.29	892.58
\$135,000	4.32	5.27	6.08	7.70	9.59	13.50	22.95	35.10	53.19	87.75	165.11	276.21	490.46	926.91
\$140,000	4.48	5.46	6.30	7.98	9.94	14.00	23.80	36.40	55.16	91.00	171.22	286.44	508.62	961.24
\$145,000	4.64	5.66	6.53	8.27	10.30	14.50	24.65	37.70	57.13	94.25	177.34	296.67	526.79	995.57
\$150,000	4.80	5.85	6.75	8.55	10.65	15.00	25.50	39.00	59.10	97.50	183.45	306.90	544.95	1,029.90

*Spouse rate is based on Spouse's age.

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Any applicable age-related benefit reductions are not shown.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.

Spouse Supplemental Life and AD&D – Current Monthly Cost by Age Band

Current Monthly Rates per \$1,000:

	0.063	0.070	0.076	0.088	0.102	0.131	0.201	0.291	0.425	0.681	1.254	2.077	3.664	6.897
Coverage	Age <25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$5,000	0.32	0.35	0.38	0.44	0.51	0.66	1.01	1.46	2.13	3.41	6.27	10.39	18.32	34.49
\$10,000	0.63	0.70	0.76	0.88	1.02	1.31	2.01	2.91	4.25	6.81	12.54	20.77	36.64	68.97
\$15,000	0.95	1.05	1.14	1.32	1.53	1.97	3.02	4.37	6.38	10.22	18.81	31.16	54.96	103.46
\$20,000	1.26	1.40	1.52	1.76	2.04	2.62	4.02	5.82	8.50	13.62	25.08	41.54	73.28	137.94
\$25,000	1.58	1.75	1.90	2.20	2.55	3.28	5.03	7.28	10.63	17.03	31.35	51.93	91.60	172.43
\$30,000	1.89	2.10	2.28	2.64	3.06	3.93	6.03	8.73	12.75	20.43	37.62	62.31	109.92	206.91
\$35,000	2.21	2.45	2.66	3.08	3.57	4.59	7.04	10.19	14.88	23.84	43.89	72.70	128.24	241.40
\$40,000	2.52	2.80	3.04	3.52	4.08	5.24	8.04	11.64	17.00	27.24	50.16	83.08	146.56	275.88
\$45,000	2.84	3.15	3.42	3.96	4.59	5.90	9.05	13.10	19.13	30.65	56.43	93.47	164.88	310.37
\$50,000	3.15	3.50	3.80	4.40	5.10	6.55	10.05	14.55	21.25	34.05	62.70	103.85	183.20	344.85
\$55,000	3.47	3.85	4.18	4.84	5.61	7.21	11.06	16.01	23.38	37.46	68.97	114.24	201.52	379.34
\$60,000	3.78	4.20	4.56	5.28	6.12	7.86	12.06	17.46	25.50	40.86	75.24	124.62	219.84	413.82
\$65,000	4.10	4.55	4.94	5.72	6.63	8.52	13.07	18.92	27.63	44.27	81.51	135.01	238.16	448.31
\$70,000	4.41	4.90	5.32	6.16	7.14	9.17	14.07	20.37	29.75	47.67	87.78	145.39	256.48	482.79
\$75,000	4.73	5.25	5.70	6.60	7.65	9.83	15.08	21.83	31.88	51.08	94.05	155.78	274.80	517.28
\$80,000	5.04	5.60	6.08	7.04	8.16	10.48	16.08	23.28	34.00	54.48	100.32	166.16	293.12	551.76
\$85,000	5.36	5.95	6.46	7.48	8.67	11.14	17.09	24.74	36.13	57.89	106.59	176.55	311.44	586.25
\$90,000	5.67	6.30	6.84	7.92	9.18	11.79	18.09	26.19	38.25	61.29	112.86	186.93	329.76	620.73
\$95,000	5.99	6.65	7.22	8.36	9.69	12.45	19.10	27.65	40.38	64.70	119.13	197.32	348.08	655.22
\$100,000	6.30	7.00	7.60	8.80	10.20	13.10	20.10	29.10	42.50	68.10	125.40	207.70	366.40	689.70
\$105,000	6.62	7.35	7.98	9.24	10.71	13.76	21.11	30.56	44.63	71.51	131.67	218.09	384.72	724.19
\$110,000	6.93	7.70	8.36	9.68	11.22	14.41	22.11	32.01	46.75	74.91	137.94	228.47	403.04	758.67
\$115,000	7.25	8.05	8.74	10.12	11.73	15.07	23.12	33.47	48.88	78.32	144.21	238.86	421.36	793.16
\$120,000	7.56	8.40	9.12	10.56	12.24	15.72	24.12	34.92	51.00	81.72	150.48	249.24	439.68	827.64
\$125,000	7.88	8.75	9.50	11.00	12.75	16.38	25.13	36.38	53.13	85.13	156.75	259.63	458.00	862.13
\$130,000	8.19	9.10	9.88	11.44	13.26	17.03	26.13	37.83	55.25	88.53	163.02	270.01	476.32	896.61
\$135,000	8.51	9.45	10.26	11.88	13.77	17.69	27.14	39.29	57.38	91.94	169.29	280.40	494.64	931.10
\$140,000	8.82	9.80	10.64	12.32	14.28	18.34	28.14	40.74	59.50	95.34	175.56	290.78	512.96	965.58
\$145,000	9.14	10.15	11.02	12.76	14.79	19.00	29.15	42.20	61.63	98.75	181.83	301.17	531.28	1,000.07
\$150,000	9.45	10.50	11.40	13.20	15.30	19.65	30.15	43.65	63.75	102.15	188.10	311.55	549.60	1,034.55

*Spouse rate is based on Spouse's age.

Child(ren) Supplemental Life and AD&D – Current Monthly Cost

Monthly Rate per \$1,000	\$5,000	\$10,000	\$15,000	\$20,000
Life Only \$0.070	\$0.35	\$0.70	\$1.05	\$1.40
Life and AD&D \$0.101	\$0.51	\$1.01	\$1.52	\$2.02

Rates shown are current as of the effective date and are subject to change over time.

Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.

Any applicable age-related benefit reductions are not shown.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.