**Archdiocese of Philadelphia**

**2023 Voluntary Term Life/AD&D Rates**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Voluntary Life Insurance Monthly Rates Per $10,000 Of Coverage\*** | | | | |
| **Age** | **Employee** | | **Spouse** | **Children** |
| Under 20 | $0.60 | | $0.54 | * $1.67 per month for the $5,000 option or * $3.33 per month for the $10,000 option   You pay the flat rate shown for the option chosen regardless of the number of children covered. Children are eligible from 14 days to age 26. |
| 20-24 | $0.60 | | $0.54 |
| 25-29 | $0.77 | | $0.60 |
| 30-34 | $0.94 | | $0.80 |
| 35-39 | $1.11 | | $0.90 |
| 40-44 | $1.63 | | $1.24 |
| 45-49 | $2.66 | | $1.90 |
| 50-54 | $4.46 | | $3.43 |
| 55-59 | $6.69 | | $5.24 |
| 60-64 | $10.03 | | $7.81 |
| 65-69 | $14.31 | | $12.70 |
| 70-74 | $22.03 | | N/A |
| 75-79 | $31.80 | | N/A |
| 80 and over | $47.74 | | N/A |
| **Total amount of insurance / $10,000 x Rate = Monthly Cost**  Employee life insurance is based on your age. Spouse life insurance is based on spouse's age.  Life insurance for your children is not dependent on age. | | | | |
| **Voluntary AD&D Insurance (Monthly Rates Per $1,000 Of Coverage)\*** | | | | |
| **Type Of Coverage** | | **Monthly Rate Per $1,000 Of Coverage** | | |
| Employee Only | | $.026 per $1,000 | | |
| Employee & Family | | $.043 per $1,000 | | |
| **Total amount of insurance / $1,000 x Rate = Monthly Cost** | | | | |
| **\*Coverage provided by New York Life Group Benefit Solutions.** | | | | |