State of Colorado
Employee Optional Life/AD&D
Monthly Premiums by Insurance Amount and Age – Effective FY 2011-12 AND FY 2012-13

Note: Spouse / Same-Gender Domestic Partner premium rates are different than Employee premium rates and are located on a separate rate table on the next page.

Insurance Amount	Employee Under Age 20	Employee Age 20-24	Employee Age 25-29	Employee Age 30-34	Employee Age 35-39	Employee Age 40-44	Employee Age 45-49	Employee Age 50-54	Employee Age 55-59	Employee Age 60-64	Employee Age 65-69	Employee Age 70 and Over
$ 10,000	$ .60	$ .60	$ .60	$ .80	$ .80	$ 1.00	$ 1.40	$ 2.00	$ 3.40	$ 5.60	$ 11.00	$ 17.20
$ 20,000	$ 1.20	$ 1.20	$ 1.20	$ 1.60	$ 1.60	$ 2.00	$ 2.80	$ 4.00	$ 6.80	$ 11.20	$ 22.00	$ 34.40
$ 30,000	$ 1.80	$ 1.80	$ 1.80	$ 2.40	$ 2.40	$ 3.00	$ 4.20	$ 6.00	$ 10.20	$ 16.80	$ 33.00	$ 51.60
$ 40,000	$ 2.40	$ 2.40	$ 2.40	$ 3.20	$ 3.20	$ 4.00	$ 5.60	$ 8.00	$ 13.60	$ 22.40	$ 44.00	$ 68.80
$ 50,000	$ 3.00	$ 3.00	$ 3.00	$ 4.00	$ 4.00	$ 5.00	$ 7.00	$ 10.00	$ 17.00	$ 28.00	$ 55.00	$ 86.00
$ 60,000	$ 3.60	$ 3.60	$ 3.60	$ 4.80	$ 4.80	$ 6.00	$ 8.40	$ 12.00	$ 20.40	$ 33.60	$ 66.00	$ 103.20
$ 70,000	$ 4.20	$ 4.20	$ 4.20	$ 5.60	$ 5.60	$ 7.00	$ 9.80	$ 14.00	$ 23.80	$ 39.20	$ 77.00	$ 120.40
$ 80,000	$ 4.80	$ 4.80	$ 4.80	$ 6.40	$ 6.40	$ 8.00	$ 11.20	$ 16.00	$ 27.20	$ 44.80	$ 88.00	$ 137.60
$ 90,000	$ 5.40	$ 5.40	$ 5.40	$ 7.20	$ 7.20	$ 9.00	$ 12.60	$ 18.00	$ 30.60	$ 50.40	$ 99.00	$ 154.80
$ 100,000	$ 6.00	$ 6.00	$ 6.00	$ 8.00	$ 8.00	$ 10.00	$ 14.00	$ 20.00	$ 34.00	$ 56.00	$ 110.00	$ 172.00
$ 110,000	$ 6.60	$ 6.60	$ 6.60	$ 8.80	$ 8.80	$ 11.00	$ 15.40	$ 22.00	$ 37.40	$ 61.60	$ 121.00	$ 189.20
$ 120,000	$ 7.20	$ 7.20	$ 7.20	$ 9.60	$ 9.60	$ 12.00	$ 16.80	$ 24.00	$ 40.80	$ 67.20	$ 132.00	$ 206.40
$ 130,000	$ 7.80	$ 7.80	$ 7.80	$ 10.40	$ 10.40	$ 13.00	$ 18.20	$ 26.00	$ 44.20	$ 72.80	$ 143.00	$ 223.60
$ 140,000	$ 8.40	$ 8.40	$ 8.40	$ 11.20	$ 11.20	$ 14.00	$ 19.60	$ 28.00	$ 47.60	$ 78.40	$ 154.00	$ 240.80
$ 150,000	$ 9.00	$ 9.00	$ 9.00	$ 12.00	$ 12.00	$ 15.00	$ 21.00	$ 30.00	$ 51.00	$ 84.00	$ 165.00	$ 258.00
$ 160,000	$ 9.60	$ 9.60	$ 9.60	$ 12.80	$ 12.80	$ 16.00	$ 22.40	$ 32.00	$ 54.40	$ 89.60	$ 176.00	$ 275.20
$ 170,000	$ 10.20	$ 10.20	$ 10.20	$ 13.60	$ 13.60	$ 17.00	$ 23.80	$ 34.00	$ 57.80	$ 95.20	$ 187.00	$ 292.40
$ 180,000	$ 10.80	$ 10.80	$ 10.80	$ 14.40	$ 14.40	$ 18.00	$ 25.20	$ 36.00	$ 61.20	$ 100.80	$ 198.00	$ 309.60
$ 190,000	$ 11.40	$ 11.40	$ 11.40	$ 15.20	$ 15.20	$ 19.00	$ 26.60	$ 38.00	$ 64.60	$ 106.40	$ 209.00	$ 326.80
$ 200,000	$ 12.00	$ 12.00	$ 12.00	$ 16.00	$ 16.00	$ 20.00	$ 28.00	$ 40.00	$ 68.00	$ 112.00	$ 220.00	$ 344.00
$ 210,000	$ 12.60	$ 12.60	$ 12.60	$ 16.80	$ 16.80	$ 21.00	$ 29.40	$ 42.00	$ 71.40	$ 117.60	$ 231.00	$ 361.20
$ 220,000	$ 13.20	$ 13.20	$ 13.20	$ 17.60	$ 17.60	$ 22.00	$ 30.80	$ 44.00	$ 74.80	$ 123.20	$ 242.00	$ 378.40
$ 230,000	$ 13.80	$ 13.80	$ 13.80	$ 18.40	$ 18.40	$ 23.00	$ 32.20	$ 46.00	$ 78.20	$ 128.80	$ 253.00	$ 395.60
$ 240,000	$ 14.40	$ 14.40	$ 14.40	$ 19.20	$ 19.20	$ 24.00	$ 33.60	$ 48.00	$ 81.60	$ 134.40	$ 264.00	$ 412.80
$ 250,000	$ 15.00	$ 15.00	$ 15.00	$ 20.00	$ 20.00	$ 25.00	$ 35.00	$ 50.00	$ 85.00	$ 140.00	$ 275.00	$ 430.00
$ 260,000	$ 15.60	$ 15.60	$ 15.60	$ 20.80	$ 20.80	$ 26.00	$ 36.40	$ 52.00	$ 88.40	$ 145.60	$ 286.00	$ 447.20
$ 270,000	$ 16.20	$ 16.20	$ 16.20	$ 21.60	$ 21.60	$ 27.00	$ 37.80	$ 54.00	$ 91.80	$ 151.20	$ 297.00	$ 464.40
$ 280,000	$ 16.80	$ 16.80	$ 16.80	$ 22.40	$ 22.40	$ 28.00	$ 39.20	$ 56.00	$ 95.20	$ 156.80	$ 308.00	$ 481.60
$ 290,000	$ 17.40	$ 17.40	$ 17.40	$ 23.20	$ 23.20	$ 29.00	$ 40.60	$ 58.00	$ 98.60	$ 162.40	$ 319.00	$ 498.80
$ 300,000	$ 18.00	$ 18.00	$ 18.00	$ 24.00	$ 24.00	$ 30.00	$ 42.00	$ 60.00	$ 102.00	$ 168.00	$ 330.00	$ 516.00
$ 310,000	$ 18.60	$ 18.60	$ 18.60	$ 24.80	$ 24.80	$ 31.00	$ 43.40	$ 62.00	$ 105.40	$ 173.60	$ 341.00	$ 533.20
$ 320,000	$ 19.20	$ 19.20	$ 19.20	$ 25.60	$ 25.60	$ 32.00	$ 44.80	$ 64.00	$ 108.80	$ 179.20	$ 352.00	$ 550.40
$ 330,000	$ 19.80	$ 19.80	$ 19.80	$ 26.40	$ 26.40	$ 33.00	$ 46.20	$ 66.00	$ 112.20	$ 184.80	$ 363.00	$ 567.60
$ 340,000	$ 20.40	$ 20.40	$ 20.40	$ 27.20	$ 27.20	$ 34.00	$ 47.60	$ 68.00	$ 115.60	$ 190.40	$ 374.00	$ 584.80
$ 350,000	$ 21.00	$ 21.00	$ 21.00	$ 28.00	$ 28.00	$ 35.00	$ 49.00	$ 70.00	$ 119.00	$ 196.00	$ 385.00	$ 602.00
$ 360,000	$ 21.60	$ 21.60	$ 21.60	$ 28.80	$ 28.80	$ 36.00	$ 50.40	$ 72.00	$ 122.40	$ 201.60	$ 396.00	$ 619.20
$ 370,000	$ 22.20	$ 22.20	$ 22.20	$ 29.60	$ 29.60	$ 37.00	$ 51.80	$ 74.00	$ 125.80	$ 207.20	$ 407.00	$ 636.40
$ 380,000	$ 22.80	$ 22.80	$ 22.80	$ 30.40	$ 30.40	$ 38.00	$ 53.20	$ 76.00	$ 129.20	$ 212.80	$ 418.00	$ 653.60
$ 390,000	$ 23.40	$ 23.40	$ 23.40	$ 31.20	$ 31.20	$ 39.00	$ 54.60	$ 78.00	$ 132.60	$ 218.40	$ 429.00	$ 670.80
$ 400,000	$ 24.00	$ 24.00	$ 24.00	$ 32.00	$ 32.00	$ 40.00	$ 56.00	$ 80.00	$ 136.00	$ 224.00	$ 440.00	$ 688.00
$ 410,000	$ 24.60	$ 24.60	$ 24.60	$ 32.80	$ 32.80	$ 41.00	$ 57.40	$ 82.00	$ 139.40	$ 229.60	$ 451.00	$ 705.20
$ 420,000	$ 25.20	$ 25.20	$ 25.20	$ 33.60	$ 33.60	$ 42.00	$ 58.80	$ 84.00	$ 142.80	$ 235.20	$ 462.00	$ 722.40
$ 430,000	$ 25.80	$ 25.80	$ 25.80	$ 34.40	$ 34.40	$ 43.00	$ 60.20	$ 86.00	$ 146.20	$ 240.80	$ 473.00	$ 739.60
$ 440,000	$ 26.40	$ 26.40	$ 26.40	$ 35.20	$ 35.20	$ 44.00	$ 61.60	$ 88.00	$ 149.60	$ 246.40	$ 484.00	$ 756.80
$ 450,000	$ 27.00	$ 27.00	$ 27.00	$ 36.00	$ 36.00	$ 45.00	$ 63.00	$ 90.00	$ 153.00	$ 252.00	$ 495.00	$ 774.00
$ 460,000	$ 27.60	$ 27.60	$ 27.60	$ 36.80	$ 36.80	$ 46.00	$ 64.40	$ 92.00	$ 156.40	$ 257.60	$ 506.00	$ 791.20
$ 470,000	$ 28.20	$ 28.20	$ 28.20	$ 37.60	$ 37.60	$ 47.00	$ 65.80	$ 94.00	$ 159.80	$ 263.20	$ 517.00	$ 808.40
$ 480,000	$ 28.80	$ 28.80	$ 28.80	$ 38.40	$ 38.40	$ 48.00	$ 67.20	$ 96.00	$ 163.20	$ 268.80	$ 528.00	$ 825.60
$ 490,000	$ 29.40	$ 29.40	$ 29.40	$ 39.20	$ 39.20	$ 49.00	$ 68.60	$ 98.00	$ 166.60	$ 274.40	$ 539.00	$ 842.80
$ 500,000	$ 30.00	$ 30.00	$ 30.00	$ 40.00	$ 40.00	$ 50.00	$ 70.00	$ 100.00	$ 170.00	$ 280.00	$ 550.00	$ 860.00

State of Colorado
Spouse / Same Gender Domestic Partner (SGDP) Optional Life/AD&D
Monthly Premiums by Insurance Amount and Age
Effective 7/1/2011 – 6/30/2012 (FY 2011-12)

Note: Employee premium rates are different than Spouse / Same Gender Domestic Partner premium rates. Employee premium rates are located on a separate rate table on the previous page.

Insurance Amount	Spouse/ SGDP Under Age 20	Spouse/ SGDP Age 20-24	Spouse/ SGDP Age 25-29	Spouse/ SGDP Age 30-34	Spouse/ SGDP Age 35-39	Spouse/ SGDP Age 40-44	Spouse/ SGDP Age 45-49	Spouse/ SGDP Age 50-54	Spouse/ SGDP Age 55-59	Spouse/ SGDP Age 60-64	Spouse/ SGDP Age 65-69	Spouse/ SGDP Age 70 and Over
$ 10,000	$ .80	$ .80	$ .80	$ 1.00	$ 1.20	$ 1.20	$ 1.80	$ 2.60	$ 4.60	$ 6.80	$ 13.40	$ 21.20
$ 20,000	$ 1.60	$ 1.60	$ 1.60	$ 2.00	$ 2.40	$ 2.40	$ 3.60	$ 5.20	$ 9.20	$ 13.60	$ 26.80	$ 42.40
$ 30,000	$ 2.40	$ 2.40	$ 2.40	$ 3.00	$ 3.60	$ 3.60	$ 5.40	$ 7.80	$ 13.80	$ 20.40	$ 40.20	$ 63.60
$ 40,000	$ 3.20	$ 3.20	$ 3.20	$ 4.00	$ 4.80	$ 4.80	$ 7.20	$ 10.40	$ 18.40	$ 27.20	$ 53.60	$ 84.80
$ 50,000	$ 4.00	$ 4.00	$ 4.00	$ 5.00	$ 6.00	$ 6.00	$ 9.00	$ 13.00	$ 23.00	$ 34.00	$ 67.00	$ 106.00
$ 60,000	$ 4.80	$ 4.80	$ 4.80	$ 6.00	$ 7.20	$ 7.20	$ 10.80	$ 15.60	$ 27.60	$ 40.80	$ 80.40	$ 127.20
$ 70,000	$ 5.60	$ 5.60	$ 5.60	$ 7.00	$ 8.40	$ 8.40	$ 12.60	$ 18.20	$ 32.20	$ 47.60	$ 93.80	$ 148.40
$ 80,000	$ 6.40	$ 6.40	$ 6.40	$ 8.00	$ 9.60	$ 9.60	$ 14.40	$ 20.80	$ 36.80	$ 54.40	$ 107.20	$ 169.60
$ 90,000	$ 7.20	$ 7.20	$ 7.20	$ 9.00	$ 10.80	$ 10.80	$ 16.20	$ 23.40	$ 41.40	$ 61.20	$ 120.60	$ 190.80
$ 100,000	$ 8.00	$ 8.00	$ 8.00	$ 10.00	$ 12.00	$ 12.00	$ 18.00	$ 26.00	$ 46.00	$ 68.00	$ 134.00	$ 212.00
$ 110,000	$ 8.80	$ 8.80	$ 8.80	$ 11.00	$ 13.20	$ 13.20	$ 19.80	$ 28.60	$ 50.60	$ 74.80	$ 147.40	$ 233.20
$ 120,000	$ 9.60	$ 9.60	$ 9.60	$ 12.00	$ 14.40	$ 14.40	$ 21.60	$ 31.20	$ 55.20	$ 81.60	$ 160.80	$ 254.40
$ 130,000	$ 10.40	$ 10.40	$ 10.40	$ 13.00	$ 15.60	$ 15.60	$ 23.40	$ 33.80	$ 59.80	$ 88.40	$ 174.20	$ 275.60
$ 140,000	$ 11.20	$ 11.20	$ 11.20	$ 14.00	$ 16.80	$ 16.80	$ 25.20	$ 36.40	$ 64.40	$ 95.20	$ 187.60	$ 296.80
$ 150,000	$ 12.00	$ 12.00	$ 12.00	$ 15.00	$ 18.00	$ 18.00	$ 27.00	$ 39.00	$ 69.00	$ 102.00	$ 201.00	$ 318.00
$ 160,000	$ 12.80	$ 12.80	$ 12.80	$ 16.00	$ 19.20	$ 19.20	$ 28.80	$ 41.60	$ 73.60	$ 108.80	$ 214.40	$ 339.20
$ 170,000	$ 13.60	$ 13.60	$ 13.60	$ 17.00	$ 20.40	$ 20.40	$ 30.60	$ 44.20	$ 78.20	$ 115.60	$ 227.80	$ 360.40
$ 180,000	$ 14.40	$ 14.40	$ 14.40	$ 18.00	$ 21.60	$ 21.60	$ 32.40	$ 46.80	$ 82.80	$ 122.40	$ 241.20	$ 381.60
$ 190,000	$ 15.20	$ 15.20	$ 15.20	$ 19.00	$ 22.80	$ 22.80	$ 34.20	$ 49.40	$ 87.40	$ 129.20	$ 254.60	$ 402.80
$ 200,000	$ 16.00	$ 16.00	$ 16.00	$ 20.00	$ 24.00	$ 24.00	$ 36.00	$ 52.00	$ 92.00	$ 136.00	$ 268.00	$ 424.00
$ 210,000	$ 16.80	$ 16.80	$ 16.80	$ 21.00	$ 25.20	$ 25.20	$ 37.80	$ 54.60	$ 96.60	$ 142.80	$ 281.40	$ 445.20
$ 220,000	$ 17.60	$ 17.60	$ 17.60	$ 22.00	$ 26.40	$ 26.40	$ 39.60	$ 57.20	$ 101.20	$ 149.60	$ 294.80	$ 466.40
$ 230,000	$ 18.40	$ 18.40	$ 18.40	$ 23.00	$ 27.60	$ 27.60	$ 41.40	$ 59.80	$ 105.80	$ 156.40	$ 308.20	$ 487.60
$ 240,000	$ 19.20	$ 19.20	$ 19.20	$ 24.00	$ 28.80	$ 28.80	$ 43.20	$ 62.40	$ 110.40	$ 163.20	$ 321.60	$ 508.80
$ 250,000	$ 20.00	$ 20.00	$ 20.00	$ 25.00	$ 30.00	$ 30.00	$ 45.00	$ 65.00	$ 115.00	$ 170.00	$ 335.00	$ 530.00

Spouse / Same Gender Domestic Partner - Optional Life/AD&D

- Premium rates for spouse/same gender domestic partner coverage are shown above.
- Minimum amount of spouse/same gender domestic partner coverage is $10,000. Maximum amount of spouse/same gender domestic partner coverage is $250,000. Must be purchased in multiples of $10,000.
- Age for spouse/same gender domestic partner premium rate means the spouse/same gender domestic partner's age on December 31.
- ✓ Note: Employee must be insured for Employee Optional Life/AD&D before coverage for spouse/same gender domestic partner can be added.
- ✓ Note: Spouse/Same Gender Domestic Partner's coverage may not exceed 50% of the employee's coverage. Maximum spouse/same gender domestic partner coverage is $250,000, provided employee is insured for $500,000.
- ✓ Note: Premium rates for employee coverage are different from the above spouse/same gender domestic partner premium rates. Employee premium rates are located on a separate rate table on the previous page.
- **IMPORTANT**: No double coverage. If your spouse/same gender domestic partner is also a State employee, an employee may be covered for optional life either as an employee or as a spouse/same gender domestic partner, but not both. Double optional life coverage is not allowed.

These premium rates are effective FY2011-12 (7/1/11 through 6/30/12) and FY2012-13 (7/1/12 through 6/30/13).

Employee - Optional Life/AD&D

- Premium rates for employee coverage are shown above.
- Minimum amount of employee coverage is $10,000. Maximum amount of employee coverage is $500,000. Must be purchased in multiples of $10,000.
- Age for employee premium rate means the employee's age on December 31.
- Premiums shown above are the individual premiums for employees only. If you select coverage for you and your spouse/same gender domestic partner, your total cost will be the premium amount for you + your spouse/same gender domestic partner.
- **IMPORTANT**: No double coverage. If your spouse/same gender domestic partner is also a State employee, you may be covered for optional life either as an employee or as a spouse/same gender domestic partner, but not both. Double optional life coverage is not allowed.

Spouse / Same Gender Domestic Partner - Optional Life/AD&D

- Premium rates for spouse/same gender domestic partner coverage are different from the above employee premium rates and are located on a separate rate table on the next page.
- Minimum amount of spouse/same gender domestic partner coverage is $10,000. Maximum amount of spouse/same gender domestic partner coverage is $250,000. Must be purchased in multiples of $10,000.

✓ Note: Employee must be insured for Employee Optional Life/AD&D before coverage for spouse/same gender domestic partner can be added.

✓ Note: Spouse/Same Gender Domestic Partner coverage may not exceed 50% of the employee's coverage. Maximum spouse/same gender domestic partner coverage is $250,000, provided employee is insured for $500,000.

Children - Optional Life/AD&D Insurance Rates

- Option 1: $ 5,000 of coverage costs $ 0.50 per month, regardless of the number of children enrolled.
- Option 2: $ 10,000 of coverage costs $ 1.00 per month, regardless of the number of children enrolled.

✓ Note: Employee must be insured for Employee Optional Life/AD&D before coverage for children can be added.

✓ Note: Beginning July 1, 2011 each child is eligible through the end of the month in which the child turns twenty-six (26) years of age. Also, a totally disabled child may be eligible for coverage after age 26. Please contact the State Employee Benefits Team at (303) 866-3434 for more information.

- **IMPORTANT**: If your spouse/same gender domestic partner is also a State employee only one of you may apply for coverage for your children. However, if you are divorced from your spouse or you have terminated your same gender domestic partnership, and your former spouse/same gender domestic partner is also a State employee, both of you may elect Child Optional Life/AD&D for your children.

These premium rates are effective for FY 2011-12 (7/1/11 through 6/30/12) and FY 2012-13 (7/1/12 through 6/30/13).