



Additional Life and AD&D Rates

The rates for Spouse Life and AD&D Insurance are the same as Additional Employee Life Insurance and are based on your spouse's age.

Spouse Life and AD&D Insurance Premiums

Employee Additional Life/AD&D and Spouse Life/AD&D Premiums*			<i>Bi-Weekly Rates</i>
Standard Insurance Company (rates are per \$10,000 of coverage) Age as of 01/01/2026:	Total Premium	Employee Contribution	County Contribution**
Under 30	\$0.32	\$0.32	\$0
30-34	\$0.42	\$0.42	\$0
35-39	\$0.65	\$0.65	\$0
40-44	\$0.97	\$0.97	\$0
45-49	\$1.38	\$1.38	\$0
50-54	\$2.03	\$2.03	\$0
55-59	\$2.31	\$2.31	\$0
60-64	\$3.00	\$3.00	\$0
65-69***	\$5.68	\$5.68	\$0
70 & up***	\$11.26	\$11.26	\$0

* AD&D premiums are included with Additional Life and Spouse Life premiums

** Basic Employee Life Insurance is paid 100% by the County

***Age reductions apply

Employee/Spouse Age	Percentage
65 through 69	65%
70 through 74	50%
75 and up	35%