

Clermont County 2012 Voluntary Life and Accidental Death Dismemberment Insurance Rates

GUARANTEED ISSUE (GI): This is the amount of insurance you can obtain without submitting medical information. (GI Amount Maximums: Employee = \$110,000; Spouse = \$50,000)

ADDITIONAL COVERAGE: You can apply for additional coverage up to \$250,000* (maximum coverage is 5x annual salary) in employee coverage and up to \$100,000* for your spouse. An 'Evidence of Insurability' form (EOI) must be submitted for each person applying for coverage over the GI amount. EOI forms can be obtained from the County's Employee Benefits web site.

*Coverage over the GI amount will only become effective when and if approved by Mutual of Omaha.

The rates shown are based on semi-monthly (2 pays per month / 24 pays per calendar year).

Age	Mthly Rate per \$1000	Coverage amounts available for employees and spouses.										Available for employees only		
		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000
Less than 35	\$0.08	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00	\$4.40	\$4.80	\$5.20
35- 39	\$0.12	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00	\$6.60	\$7.20	\$7.80
40 - 44	\$0.18	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00	\$9.90	\$10.80	\$11.70
45- 49	\$0.26	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00	\$14.30	\$15.60	\$16.90
50 - 54	\$0.40	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00	\$22.00	\$24.00	\$26.00
55 - 59	\$0.64	\$3.20	\$6.40	\$9.60	\$12.80	\$16.00	\$19.20	\$22.40	\$25.60	\$28.80	\$32.00	\$35.20	\$38.40	\$41.60
60 - 64	\$0.90	\$4.50	\$9.00	\$13.50	\$18.00	\$22.50	\$27.00	\$31.50	\$36.00	\$40.50	\$45.00	\$49.50	\$54.00	\$58.50
65 - 69	\$1.48	\$7.40	\$14.80	\$22.20	\$29.60	\$37.00	\$44.40	\$51.80	\$59.20	\$66.60	\$74.00	\$81.40	\$88.80	\$96.20
70 - 74	\$2.68	\$13.40	\$26.80	\$40.20	\$53.60	\$67.00	\$80.40	\$93.80	\$107.20	\$120.60	\$134.00	\$147.40	\$160.80	\$174.20
75+	\$5.44	\$27.20	\$54.40	\$81.60	\$108.80	\$136.00	\$163.20	\$190.40	\$217.60	\$244.80	\$272.00	\$299.20	\$326.40	\$353.60

Age	Mthly Rate per \$1000	Employees only											
		\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000
Less than 35	\$0.08	\$5.60	\$6.00	\$6.40	\$6.80	\$7.20	\$7.60	\$8.00	\$8.40	\$8.80	\$9.20	\$9.60	\$10.00
35- 39	\$0.12	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00	\$12.60	\$13.20	\$13.80	\$14.40	\$15.00
40 - 44	\$0.18	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20	\$17.10	\$18.00	\$18.90	\$19.80	\$20.70	\$21.60	\$22.50
45- 49	\$0.26	\$18.20	\$19.50	\$20.80	\$22.10	\$23.40	\$24.70	\$26.00	\$27.30	\$28.60	\$29.90	\$31.20	\$32.50
50 - 54	\$0.40	\$28.00	\$30.00	\$32.00	\$34.00	\$36.00	\$38.00	\$40.00	\$42.00	\$44.00	\$46.00	\$48.00	\$50.00
55 - 59	\$0.64	\$44.80	\$48.00	\$51.20	\$54.40	\$57.60	\$60.80	\$64.00	\$67.20	\$70.40	\$73.60	\$76.80	\$80.00
60 - 64	\$0.90	\$63.00	\$67.50	\$72.00	\$76.50	\$81.00	\$85.50	\$90.00	\$94.50	\$99.00	\$103.50	\$108.00	\$112.50
65 - 69	\$1.48	\$103.60	\$111.00	\$118.40	\$125.80	\$133.20	\$140.60	\$148.00	\$155.40	\$162.80	\$170.20	\$177.60	\$185.00
70 - 74	\$2.68	\$187.60	\$201.00	\$214.40	\$227.80	\$241.20	\$254.60	\$268.00	\$281.40	\$294.80	\$308.20	\$321.60	\$335.00
75+	\$5.44	\$380.80	\$408.00	\$435.20	\$462.40	\$489.60	\$516.80	\$544.00	\$571.20	\$598.40	\$625.60	\$652.80	\$680.00

NOTE: Life Insurance benefits are reduced by 35% at age 70 & 55% at age 75

NOTE: The per pay rate to cover your children is the same no matter how many children are covered

Children:			
\$5,000	\$10,000	\$15,000	\$20,000
\$0.30	\$0.60	\$0.90	\$1.20