



City of Omaha

Voluntary Term Life Monthly Premiums

Effective January 1, 2014

Employee Voluntary Term Life and AD&D

Employee must elect coverage in order for spouse/child(ren) to be eligible

Age	Monthly rate per \$1,000	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000	\$220,000	\$240,000
Under 30	0.08	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00	\$9.60	\$11.20	\$12.80	\$14.40	\$16.00	\$17.60	\$19.20
30-34	0.10	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00	\$22.00	\$24.00
35-39	0.15	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00	\$33.00	\$36.00
40-44	0.20	\$4.00	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00	\$40.00	\$44.00	\$48.00
45-49	0.30	\$6.00	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00	\$66.00	\$72.00
50-54	0.50	\$10.00	\$20.00	\$30.00	\$40.00	\$50.00	\$60.00	\$70.00	\$80.00	\$90.00	\$100.00	\$110.00	\$120.00
55-59	0.80	\$16.00	\$32.00	\$48.00	\$64.00	\$80.00	\$96.00	\$112.00	\$128.00	\$144.00	\$160.00	\$176.00	\$192.00
60-64	1.25	\$25.00	\$50.00	\$75.00	\$100.00	\$125.00	\$150.00	\$175.00	\$200.00	\$225.00	\$250.00	\$275.00	\$300.00
65-69	2.00	\$40.00	\$80.00	\$120.00	\$160.00	\$200.00	\$240.00	\$280.00	\$320.00	\$360.00	\$400.00	\$440.00	\$480.00
70 & Over	3.50	\$70.00	\$140.00	\$210.00	\$280.00	\$350.00	\$420.00	\$490.00	\$560.00	\$630.00	\$700.00	\$770.00	\$840.00

Age	\$260,000	\$280,000	\$300,000	\$320,000	\$340,000	\$360,000	\$380,000	\$400,000	\$420,000	\$440,000	\$460,000	\$480,000	\$500,000
Under 30	\$20.80	\$22.40	\$24.00	\$25.60	\$27.20	\$28.80	\$30.40	\$32.00	\$33.60	\$35.20	\$36.80	\$38.40	\$40.00
30-34	\$26.00	\$28.00	\$30.00	\$32.00	\$34.00	\$36.00	\$38.00	\$40.00	\$42.00	\$44.00	\$46.00	\$48.00	\$50.00
35-39	\$39.00	\$42.00	\$45.00	\$48.00	\$51.00	\$54.00	\$57.00	\$60.00	\$63.00	\$66.00	\$69.00	\$72.00	\$75.00
40-44	\$52.00	\$56.00	\$60.00	\$64.00	\$68.00	\$72.00	\$76.00	\$80.00	\$84.00	\$88.00	\$92.00	\$96.00	\$100.00
45-49	\$78.00	\$84.00	\$90.00	\$96.00	\$102.00	\$108.00	\$114.00	\$120.00	\$126.00	\$132.00	\$138.00	\$144.00	\$150.00
50-54	\$130.00	\$140.00	\$150.00	\$160.00	\$170.00	\$180.00	\$190.00	\$200.00	\$210.00	\$220.00	\$230.00	\$240.00	\$250.00
55-59	\$208.00	\$224.00	\$240.00	\$256.00	\$272.00	\$288.00	\$304.00	\$320.00	\$336.00	\$352.00	\$368.00	\$384.00	\$400.00
60-64	\$325.00	\$350.00	\$375.00	\$400.00	\$425.00	\$450.00	\$475.00	\$500.00	\$525.00	\$550.00	\$575.00	\$600.00	\$625.00
65-69	\$520.00	\$560.00	\$600.00	\$640.00	\$680.00	\$720.00	\$760.00	\$800.00	\$840.00	\$880.00	\$920.00	\$960.00	\$1,000.00
70 & Over	\$910.00	\$980.00	\$1,050.00	\$1,120.00	\$1,190.00	\$1,260.00	\$1,330.00	\$1,400.00	\$1,470.00	\$1,540.00	\$1,610.00	\$1,680.00	\$1,750.00

Voluntary Spouse Term Life

Not to exceed 50% of employee elected amount

Age	Monthly rate per \$1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Under 30	0.07	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$4.20	\$4.90	\$5.60	\$6.30	\$7.00
30-34	0.09	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
35-39	0.15	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
40-44	0.21	\$2.10	\$4.20	\$6.30	\$8.40	\$10.50	\$12.60	\$14.70	\$16.80	\$18.90	\$21.00
45-49	0.32	\$3.20	\$6.40	\$9.60	\$12.80	\$16.00	\$19.20	\$22.40	\$25.60	\$28.80	\$32.00
50-54	0.55	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50	\$33.00	\$38.50	\$44.00	\$49.50	\$55.00
55-59	0.90	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00	\$54.00	\$63.00	\$72.00	\$81.00	\$90.00
60-64	1.41	\$14.10	\$28.20	\$42.30	\$56.40	\$70.50	\$84.60	\$98.70	\$112.80	\$126.90	\$141.00
65-69	2.28	\$22.80	\$45.60	\$68.40	\$91.20	\$114.00	\$136.80	\$159.60	\$182.40	\$205.20	\$228.00
70 and over	4.00	\$40.00	\$80.00	\$120.00	\$160.00	\$200.00	\$240.00	\$280.00	\$320.00	\$360.00	\$400.00

Voluntary Child Term Life*

- Amount: \$250; birth to 6 months = Monthly Rate of \$1.00
- Amount: \$10,000; 6 month to age 26 = Monthly Rate of \$1.00

*Rates include “all” dependent children, regardless of the number of children you have.