

Hartford Life Rates for
 Foothill-De Anza Community College
Supplemental Life Insurance and AD&D Rates
 for both Employee and Spouse/Domestic Partner

effective January 2014 – January 2016

Age Band (Range)	Life Rate per \$1,000*	AD&D Rate per \$1,000*	Combined Life & AD&D Rate per \$1,000*
Under 25	.10	.02	.12
25-29	.10	.02	.12
30-34	.13	.02	.15
35-39	.14	.02	.16
40-44	.19	.02	.21
45-49	.29	.02	.31
50-54	.48	.02	.50
55-59	.76	.02	.78
60-64	1.17	.02	1.19
65-69	2.21	.02	2.23
70-74	3.57	.02	3.59
75+	3.57	.02	3.59

**Example: the rate for an employee (age 36) requesting \$150,000 in Supplemental Life and Supplemental AD&D insurance is calculated as:*

$$\frac{\$150,000}{\$1,000} = 150 \quad \$0.16 \text{ (rate for ages 35-39)} \times 150 = \$24.00 \text{ (monthly premium)}$$