

**University of Wisconsin  
State Group Life Insurance**

**Group #2832G  
Premiums are paid two months in advance**

**Employee premium rates are based on the employee's age as of March 1 for initial enrollment. The employee's age on March 1 is also used for the annual update which takes effect for coverage in the month of March, deductions taken on the January payroll.**

Date of Birth	Coverage	Insurance Age for Premium Determination
8/22/1948	3/2/2009 to 3/1/2010	60
8/22/1948	3/2/2010 to 3/1/2011	61

**Basic/Supplemental/Additional Coverage**

**Deduction Codes: Basic=412, Basic Supplemental=414, Additional 1 Unit=419, Additional 2 Units=416, Additional 3 Units=417, Spouse & Dependent=420**

Age As of March 1	Monthly Premium Rates		
	Basic & Supplemental Per \$1000	Additional Per \$1000	Spouse & Dependent
Under age 30	.05	.07	<b>One Unit of Coverage:</b> \$2.50 per \$10,000 Spouse and \$5,000 for each dependent  <b>Two Units of Coverage:</b> \$5.00 per \$20,000 Spouse and \$10,000 for each dependent
30-34	.05	.08	
35-39	.05	.08	
40-44	.07	.10	
45-49	.11	.17	
50-54	.18	.27	
55-59	.28	.42	
60-64	.38	.57	
65-69	.50	.75	

**Over Age 70 Additional Coverage  
Deduction Code: 418**

When an active employee reaches age 70, Basic coverage continues at a reduced level without premium, supplemental and additional coverage ceases and the employee may apply for the Over Age 70 Coverage

Attained Age as of March1	Rate per \$1000	Attained Age as of March1	Rate per \$1000	Attained Age as of March1	Rate per \$1000
70	1.00	77	\$2.15	84	\$4.50
71	1.15	78	2.45	85	4.90
72	1.25	79	2.75	86	5.30
73	1.45	80	3.10	87	5.70
74	1.60	81	3.40	88	6.35
75	1.80	82	3.70	89	7.00
76	1.95	83	4.10	90 +	Available upon request