



Montgomery County Government – Customized Rate Grid

Employee | Semi-Monthly Premiums for Select Life Insurance Coverage Amounts

Semi-Monthly RATE	AGE	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000	\$ 60,000	\$ 70,000	\$ 80,000	\$ 90,000	\$100,000
0.055	<24	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
0.055	25-29	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
0.060	30-34	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
0.070	35-39	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$4.20	\$4.90	\$5.60	\$6.30	\$7.00
0.100	40-44	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
0.155	45-49	\$1.55	\$3.10	\$4.65	\$6.20	\$7.75	\$9.30	\$10.85	\$12.40	\$13.95	\$15.50
0.220	50-54	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00	\$13.20	\$15.40	\$17.60	\$19.80	\$22.00
0.315	55-59	\$3.15	\$6.30	\$9.45	\$12.60	\$15.75	\$18.90	\$22.05	\$25.20	\$28.35	\$31.50
0.500	60-64	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00
0.890	65-69	\$8.90	\$17.80	\$26.70	\$35.60	\$44.50	\$53.40	\$62.30	\$71.20	\$80.10	\$89.00
0.890	70+	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	N/A	N/A	N/A	N/A	N/A
		\$4.45	\$8.90	\$13.35	\$17.80	\$22.25	N/A	N/A	N/A	N/A	N/A

Semi-Monthly RATE	AGE	\$ 110,000	\$120,000	\$130,000	\$140,000	\$ 150,000	\$ 160,000	\$170,000	\$180,000	\$190,000	\$200,000
0.055	<24	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
0.055	25-29	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
0.060	30-34	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00
0.070	35-39	\$7.70	\$8.40	\$9.10	\$9.80	\$10.50	\$11.20	\$11.90	\$12.60	\$13.30	\$14.00
0.100	40-44	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00	\$16.00	\$17.00	\$18.00	\$19.00	\$20.00
0.155	45-49	\$17.05	\$18.60	\$20.15	\$21.70	\$23.25	\$24.80	\$26.35	\$27.90	\$29.45	\$31.00
0.220	50-54	\$24.20	\$26.40	\$28.60	\$30.80	\$33.00	\$35.20	\$37.40	\$39.60	\$41.80	\$44.00
0.315	55-59	\$34.65	\$37.80	\$40.95	\$44.10	\$47.25	\$50.40	\$53.55	\$56.70	\$59.85	\$63.00
0.500	60-64	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
0.890	65-69	\$97.90	\$106.80	\$115.70	\$124.60	\$133.50	\$142.40	\$151.30	\$160.20	\$169.10	\$178.00

Semi-Monthly RATE	AGE	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
0.055	<24	\$11.55	\$12.10	\$12.65	\$13.20	\$13.75	\$14.30	\$14.85	\$15.40	\$15.95	\$16.50
0.055	25-29	\$11.55	\$12.10	\$12.65	\$13.20	\$13.75	\$14.30	\$14.85	\$15.40	\$15.95	\$16.50
0.060	30-34	\$12.60	\$13.20	\$13.80	\$14.40	\$15.00	\$15.60	\$16.20	\$16.80	\$17.40	\$18.00
0.070	35-39	\$14.70	\$15.40	\$16.10	\$16.80	\$17.50	\$18.20	\$18.90	\$19.60	\$20.30	\$21.00
0.100	40-44	\$21.00	\$22.00	\$23.00	\$24.00	\$25.00	\$26.00	\$27.00	\$28.00	\$29.00	\$30.00
0.155	45-49	\$32.55	\$34.10	\$35.65	\$37.20	\$38.75	\$40.30	\$41.85	\$43.40	\$44.95	\$46.50
0.220	50-54	\$46.20	\$48.40	\$50.60	\$52.80	\$55.00	\$57.20	\$59.40	\$61.60	\$63.80	\$66.00
0.315	55-59	\$66.15	\$69.30	\$72.45	\$75.60	\$78.75	\$81.90	\$85.05	\$88.20	\$91.35	\$94.50
0.500	60-64	\$105.00	\$110.00	\$115.00	\$120.00	\$125.00	\$130.00	\$135.00	\$140.00	\$145.00	\$150.00
0.890	65-69	\$210.00	\$220.00	\$230.00	\$240.00	\$250.00	\$260.00	\$270.00	\$280.00	\$290.00	\$300.00
		\$186.90	\$195.80	\$204.70	\$213.60	\$222.50	\$231.40	\$240.30	\$249.20	\$258.10	\$267.00

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.



Semi-Monthly RATE	AGE	\$ 310,000	\$320,000	\$330,000	\$340,000	\$ 350,000	\$ 360,000	\$370,000	\$380,000	\$390,000	\$400,000
0.055	<24	\$17.05	\$17.60	\$18.15	\$18.70	\$19.25	\$19.80	\$20.35	\$20.90	\$21.45	\$22.00
0.055	25-29	\$17.05	\$17.60	\$18.15	\$18.70	\$19.25	\$19.80	\$20.35	\$20.90	\$21.45	\$22.00
0.060	30-34	\$18.60	\$19.20	\$19.80	\$20.40	\$21.00	\$21.60	\$22.20	\$22.80	\$23.40	\$24.00
0.070	35-39	\$21.70	\$22.40	\$23.10	\$23.80	\$24.50	\$25.20	\$25.90	\$26.60	\$27.30	\$28.00
0.100	40-44	\$31.00	\$32.00	\$33.00	\$34.00	\$35.00	\$36.00	\$37.00	\$38.00	\$39.00	\$40.00
0.155	45-49	\$48.05	\$49.60	\$51.15	\$52.70	\$54.25	\$55.80	\$57.35	\$58.90	\$60.45	\$62.00
0.220	50-54	\$68.20	\$70.40	\$72.60	\$74.80	\$77.00	\$79.20	\$81.40	\$83.60	\$85.80	\$88.00
0.315	55-59	\$97.65	\$100.80	\$103.95	\$107.10	\$110.25	\$113.40	\$116.55	\$119.70	\$122.85	\$126.00
0.500	60-64	\$155.00	\$160.00	\$165.00	\$170.00	\$175.00	\$180.00	\$185.00	\$190.00	\$195.00	\$200.00
0.890	65-69	\$275.90	\$284.80	\$293.70	\$302.60	\$311.50	\$320.40	\$329.30	\$338.20	\$347.10	\$356.00

Semi-Monthly RATE	AGE	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000
0.055	<24	\$22.55	\$23.10	\$23.65	\$24.20	\$24.75	\$25.30	\$25.85	\$26.40	\$26.95	\$27.50
0.055	25-29	\$22.55	\$23.10	\$23.65	\$24.20	\$24.75	\$25.30	\$25.85	\$26.40	\$26.95	\$27.50
0.060	30-34	\$24.60	\$25.20	\$25.80	\$26.40	\$27.00	\$27.60	\$28.20	\$28.80	\$29.40	\$30.00
0.070	35-39	\$28.70	\$29.40	\$30.10	\$30.80	\$31.50	\$32.20	\$32.90	\$33.60	\$34.30	\$35.00
0.100	40-44	\$41.00	\$42.00	\$43.00	\$44.00	\$45.00	\$46.00	\$47.00	\$48.00	\$49.00	\$50.00
0.155	45-49	\$63.55	\$65.10	\$66.65	\$68.20	\$69.75	\$71.30	\$72.85	\$74.40	\$75.95	\$77.50
0.220	50-54	\$90.20	\$92.40	\$94.60	\$96.80	\$99.00	\$101.20	\$103.40	\$105.60	\$107.80	\$110.00
0.315	55-59	\$129.15	\$132.30	\$135.45	\$138.60	\$141.75	\$144.90	\$148.05	\$151.20	\$154.35	\$157.50
0.500	60-64	\$205.00	\$210.00	\$215.00	\$220.00	\$225.00	\$230.00	\$235.00	\$240.00	\$245.00	\$250.00
0.890	65-69	\$364.90	\$373.80	\$382.70	\$391.60	\$400.50	\$409.40	\$418.30	\$427.20	\$436.10	\$445.00

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.



Montgomery County Government – Customized Rate Grid

Spouse | Semi-Monthly Premiums
for Select Life Insurance Coverage Amounts

Semi-Monthly RATE	AGE	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000	\$ 35,000	\$ 40,000	\$ 45,000	\$50,000
0.055	<24	\$0.28	\$0.55	\$0.83	\$1.10	\$1.38	\$1.65	\$1.93	\$2.20	\$2.48	\$2.75
0.055	25-29	\$0.28	\$0.55	\$0.83	\$1.10	\$1.38	\$1.65	\$1.93	\$2.20	\$2.48	\$2.75
0.060	30-34	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
0.070	35-39	\$0.35	\$0.70	\$1.05	\$1.40	\$1.75	\$2.10	\$2.45	\$2.80	\$3.15	\$3.50
0.100	40-44	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
0.155	45-49	\$0.78	\$1.55	\$2.33	\$3.10	\$3.88	\$4.65	\$5.43	\$6.20	\$6.98	\$7.75
0.220	50-54	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
0.315	55-59	\$1.58	\$3.15	\$4.73	\$6.30	\$7.88	\$9.45	\$11.03	\$12.60	\$14.18	\$15.75
0.500	60-64	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
0.890	65-69	\$4.45	\$8.90	\$13.35	\$17.80	\$22.25	\$26.70	\$31.15	\$35.60	\$40.05	\$44.50
0.890	70+	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
		\$2.23	\$4.45	\$6.68	\$8.90	\$11.13	\$13.35	\$15.58	\$17.80	\$20.03	\$22.25

Semi-Monthly RATE	AGE	\$ 55,000	\$60,000	\$65,000	\$70,000	\$ 75,000	\$ 80,000	\$85,000	\$90,000	\$95,000	\$100,000
0.055	<24	\$3.03	\$3.30	\$3.58	\$3.85	\$4.13	\$4.40	\$4.68	\$4.95	\$5.23	\$5.50
0.055	25-29	\$3.03	\$3.30	\$3.58	\$3.85	\$4.13	\$4.40	\$4.68	\$4.95	\$5.23	\$5.50
0.060	30-34	\$3.30	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00
0.070	35-39	\$3.85	\$4.20	\$4.55	\$4.90	\$5.25	\$5.60	\$5.95	\$6.30	\$6.65	\$7.00
0.100	40-44	\$5.50	\$6.00	\$6.50	\$7.00	\$7.50	\$8.00	\$8.50	\$9.00	\$9.50	\$10.00
0.155	45-49	\$8.53	\$9.30	\$10.08	\$10.85	\$11.63	\$12.40	\$13.18	\$13.95	\$14.73	\$15.50
0.220	50-54	\$12.10	\$13.20	\$14.30	\$15.40	\$16.50	\$17.60	\$18.70	\$19.80	\$20.90	\$22.00
0.315	55-59	\$17.33	\$18.90	\$20.48	\$22.05	\$23.63	\$25.20	\$26.78	\$28.35	\$29.93	\$31.50
0.500	60-64	\$27.50	\$30.00	\$32.50	\$35.00	\$37.50	\$40.00	\$42.50	\$45.00	\$47.50	\$50.00
0.890	65-69	\$48.95	\$53.40	\$57.85	\$62.30	\$66.75	\$71.20	\$75.65	\$80.10	\$84.55	\$89.00

Semi-Monthly RATE	AGE	\$105,000	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000
0.055	<24	\$5.78	\$6.05	\$6.33	\$6.60	\$6.88	\$7.15	\$7.43	\$7.70	\$7.98	\$8.25
0.055	25-29	\$5.78	\$6.05	\$6.33	\$6.60	\$6.88	\$7.15	\$7.43	\$7.70	\$7.98	\$8.25
0.060	30-34	\$6.30	\$6.60	\$6.90	\$7.20	\$7.50	\$7.80	\$8.10	\$8.40	\$8.70	\$9.00
0.070	35-39	\$7.35	\$7.70	\$8.05	\$8.40	\$8.75	\$9.10	\$9.45	\$9.80	\$10.15	\$10.50
0.100	40-44	\$10.50	\$11.00	\$11.50	\$12.00	\$12.50	\$13.00	\$13.50	\$14.00	\$14.50	\$15.00
0.155	45-49	\$16.28	\$17.05	\$17.83	\$18.60	\$19.38	\$20.15	\$20.93	\$21.70	\$22.48	\$23.25
0.220	50-54	\$23.10	\$24.20	\$25.30	\$26.40	\$27.50	\$28.60	\$29.70	\$30.80	\$31.90	\$33.00
0.315	55-59	\$33.08	\$34.65	\$36.23	\$37.80	\$39.38	\$40.95	\$42.53	\$44.10	\$45.68	\$47.25
0.500	60-64	\$52.50	\$55.00	\$57.50	\$60.00	\$62.50	\$65.00	\$67.50	\$70.00	\$72.50	\$75.00
0.890	65-69	\$93.45	\$97.90	\$102.35	\$106.80	\$111.25	\$115.70	\$120.15	\$124.60	\$129.05	\$133.50

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Dependent Child(ren) Benefit Amount

\$20,000
\$1.00



Semi-Monthly RATE	AGE	\$ 155,000	\$160,000	\$165,000	\$170,000	\$ 175,000	\$ 180,000	\$185,000	\$190,000	\$195,000	\$200,000
0.055	<24	\$8.53	\$8.80	\$9.08	\$9.35	\$9.63	\$9.90	\$10.18	\$10.45	\$10.73	\$11.00
0.055	25-29	\$8.53	\$8.80	\$9.08	\$9.35	\$9.63	\$9.90	\$10.18	\$10.45	\$10.73	\$11.00
0.060	30-34	\$9.30	\$9.60	\$9.90	\$10.20	\$10.50	\$10.80	\$11.10	\$11.40	\$11.70	\$12.00
0.070	35-39	\$10.85	\$11.20	\$11.55	\$11.90	\$12.25	\$12.60	\$12.95	\$13.30	\$13.65	\$14.00
0.100	40-44	\$15.50	\$16.00	\$16.50	\$17.00	\$17.50	\$18.00	\$18.50	\$19.00	\$19.50	\$20.00
0.155	45-49	\$24.03	\$24.80	\$25.58	\$26.35	\$27.13	\$27.90	\$28.68	\$29.45	\$30.23	\$31.00
0.220	50-54	\$34.10	\$35.20	\$36.30	\$37.40	\$38.50	\$39.60	\$40.70	\$41.80	\$42.90	\$44.00
0.315	55-59	\$48.83	\$50.40	\$51.98	\$53.55	\$55.13	\$56.70	\$58.28	\$59.85	\$61.43	\$63.00
0.500	60-64	\$77.50	\$80.00	\$82.50	\$85.00	\$87.50	\$90.00	\$92.50	\$95.00	\$97.50	\$100.00
0.890	65-69	\$137.95	\$142.40	\$146.85	\$151.30	\$155.75	\$160.20	\$164.65	\$169.10	\$173.55	\$178.00

Semi-Monthly RATE	AGE	\$205,000	\$210,000	\$215,000	\$220,000	\$225,000	\$230,000	\$235,000	\$240,000	\$245,000	\$250,000
0.055	<24	\$11.28	\$11.55	\$11.83	\$12.10	\$12.38	\$12.65	\$12.93	\$13.20	\$13.48	\$13.75
0.055	25-29	\$11.28	\$11.55	\$11.83	\$12.10	\$12.38	\$12.65	\$12.93	\$13.20	\$13.48	\$13.75
0.060	30-34	\$12.30	\$12.60	\$12.90	\$13.20	\$13.50	\$13.80	\$14.10	\$14.40	\$14.70	\$15.00
0.070	35-39	\$14.35	\$14.70	\$15.05	\$15.40	\$15.75	\$16.10	\$16.45	\$16.80	\$17.15	\$17.50
0.100	40-44	\$20.50	\$21.00	\$21.50	\$22.00	\$22.50	\$23.00	\$23.50	\$24.00	\$24.50	\$25.00
0.155	45-49	\$31.78	\$32.55	\$33.33	\$34.10	\$34.88	\$35.65	\$36.43	\$37.20	\$37.98	\$38.75
0.220	50-54	\$45.10	\$46.20	\$47.30	\$48.40	\$49.50	\$50.60	\$51.70	\$52.80	\$53.90	\$55.00
0.315	55-59	\$64.58	\$66.15	\$67.73	\$69.30	\$70.88	\$72.45	\$74.03	\$75.60	\$77.18	\$78.75
0.500	60-64	\$102.50	\$105.00	\$107.50	\$110.00	\$112.50	\$115.00	\$117.50	\$120.00	\$122.50	\$125.00
0.890	65-69	\$182.45	\$186.90	\$191.35	\$195.80	\$200.25	\$204.70	\$209.15	\$213.60	\$218.05	\$222.50

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Dependent Children Benefit Amt:

\$ 20,000
\$ 1.00

Questions? Call 800-423-2765 and mention ID MCGOVT2.