

Coverage Selection and Premium Calculation

To select your coverage amount/benefit and calculate your premium, do the following:

- 1 Locate the benefit amount you want to select from the top row of the employee premium table. Your benefit amount must be in an increment of \$10,000 (ex. \$30,000, \$40,000 or \$50,000). Refer to the Coverage Guidelines section for minimums and maximums, if needed.
- 2 Find your age bracket in the far left column.
- 3 Your premium amount is found in the box where the row (your age) and the column (benefit amount) intersect.
- 4 Enter the benefit and premium amounts into their respective areas in the Voluntary Life section of your enrollment form.
- 5 Follow the same method above to calculate premiums for optional dependent spouse. Your spouse's rate is based on your age. Your spouse's benefit amount must be in an increment of \$5,000 (ex. \$15,000, \$20,000 or \$25,000). Refer to Coverage Guidelines section for minimums and maximums, if needed.

Mutual of Omaha - Voluntary Life Insurance Rate Table - Effective April 1, 2017

Employee Monthly Premium Table										
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
0-24	\$0.57	\$1.14	\$1.71	\$2.28	\$2.85	\$3.42	\$3.99	\$4.56	\$5.13	\$5.70
25-29	\$0.57	\$1.14	\$1.71	\$2.28	\$2.85	\$3.42	\$3.99	\$4.56	\$5.13	\$5.70
30-34	\$0.57	\$1.14	\$1.71	\$2.28	\$2.85	\$3.42	\$3.99	\$4.56	\$5.13	\$5.70
35-39	\$0.74	\$1.48	\$2.22	\$2.96	\$3.70	\$4.44	\$5.18	\$5.92	\$6.66	\$7.40
40-44	\$1.77	\$3.54	\$5.31	\$7.08	\$8.85	\$10.62	\$12.39	\$14.16	\$15.93	\$17.70
45-49	\$1.77	\$3.54	\$5.31	\$7.08	\$8.85	\$10.62	\$12.39	\$14.16	\$15.93	\$17.70
50-54	\$2.97	\$5.93	\$8.90	\$11.86	\$14.83	\$17.79	\$20.76	\$23.72	\$26.69	\$29.65
55-59	\$5.48	\$10.96	\$16.44	\$21.92	\$27.40	\$32.88	\$38.36	\$43.84	\$49.32	\$54.80
60-64	\$8.62	\$17.23	\$25.85	\$34.46	\$43.08	\$51.69	\$60.31	\$68.92	\$77.54	\$86.15
65-69	\$13.18	\$26.36	\$39.54	\$52.72	\$65.90	\$79.08	\$92.26	\$105.44	\$118.62	\$131.80
70-74	\$21.74	\$43.48	\$65.22	\$86.96	\$108.70	\$130.44	\$152.18	\$173.92	\$195.66	\$217.40
75-79	\$21.74	\$43.48	\$65.22	\$86.96	\$108.70	\$130.44	\$152.18	\$173.92	\$195.66	\$217.40
80+	\$21.74	\$43.48	\$65.22	\$86.96	\$108.70	\$130.44	\$152.18	\$173.92	\$195.66	\$217.40

	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
0-24	\$6.27	\$6.84	\$7.41	\$7.98	\$8.55	\$9.12	\$9.69	\$10.26	\$10.83	\$11.40
25-29	\$6.27	\$6.84	\$7.41	\$7.98	\$8.55	\$9.12	\$9.69	\$10.26	\$10.83	\$11.40
30-34	\$6.27	\$6.84	\$7.41	\$7.98	\$8.55	\$9.12	\$9.69	\$10.26	\$10.83	\$11.40
35-39	\$8.14	\$8.88	\$9.62	\$10.36	\$11.10	\$11.84	\$12.58	\$13.32	\$14.06	\$14.80
40-44	\$19.47	\$21.24	\$23.01	\$24.78	\$26.55	\$28.32	\$30.09	\$31.86	\$33.63	\$35.40
45-49	\$19.47	\$21.24	\$23.01	\$24.78	\$26.55	\$28.32	\$30.09	\$31.86	\$33.63	\$35.40
50-54	\$32.62	\$35.58	\$38.55	\$41.51	\$44.48	\$47.44	\$50.41	\$53.37	\$56.34	\$59.30
55-59	\$60.28	\$65.76	\$71.24	\$76.72	\$82.20	\$87.68	\$93.16	\$98.64	\$104.12	\$109.60
60-64	\$94.77	\$103.38	\$112.00	\$120.61	\$129.23	\$137.84	\$146.46	\$155.07	\$163.69	\$172.30
65-69	\$144.98	\$158.16	\$171.34	\$184.52	\$197.70	\$210.88	\$224.06	\$237.24	\$250.42	\$263.60
70-74	\$239.14	\$260.88	\$282.62	\$304.36	\$326.10	\$347.84	\$369.58	\$391.32	\$413.06	\$434.80
75-79	\$239.14	\$260.88	\$282.62	\$304.36	\$326.10	\$347.84	\$369.58	\$391.32	\$413.06	\$434.80
80+	\$239.14	\$260.88	\$282.62	\$304.36	\$326.10	\$347.84	\$369.58	\$391.32	\$413.06	\$434.80

	\$105,000	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000
0-24	\$11.97	\$12.54	\$13.11	\$13.68	\$14.25	\$14.82	\$15.39	\$15.96	\$16.53	\$17.10
25-29	\$11.97	\$12.54	\$13.11	\$13.68	\$14.25	\$14.82	\$15.39	\$15.96	\$16.53	\$17.10
30-34	\$11.97	\$12.54	\$13.11	\$13.68	\$14.25	\$14.82	\$15.39	\$15.96	\$16.53	\$17.10
35-39	\$15.54	\$16.28	\$17.02	\$17.76	\$18.50	\$19.24	\$19.98	\$20.72	\$21.46	\$22.20
40-44	\$37.17	\$38.94	\$40.71	\$42.48	\$44.25	\$46.02	\$47.79	\$49.56	\$51.33	\$53.10
45-49	\$37.17	\$38.94	\$40.71	\$42.48	\$44.25	\$46.02	\$47.79	\$49.56	\$51.33	\$53.10
50-54	\$62.27	\$65.23	\$68.20	\$71.16	\$74.13	\$77.09	\$80.06	\$83.02	\$85.99	\$88.95
55-59	\$115.08	\$120.56	\$126.04	\$131.52	\$137.00	\$142.48	\$147.96	\$153.44	\$158.92	\$164.40
60-64	\$180.92	\$189.53	\$198.15	\$206.76	\$215.38	\$223.99	\$232.61	\$241.22	\$249.84	\$258.45
65-69	\$276.78	\$289.96	\$303.14	\$316.32	\$329.50	\$342.68	\$355.86	\$369.04	\$382.22	\$395.40
70-74	\$456.54	\$478.28	\$500.02	\$521.76	\$543.50	\$565.24	\$586.98	\$608.72	\$630.46	\$652.20
75-79	\$456.54	\$478.28	\$500.02	\$521.76	\$543.50	\$565.24	\$586.98	\$608.72	\$630.46	\$652.20
80+	\$456.54	\$478.28	\$500.02	\$521.76	\$543.50	\$565.24	\$586.98	\$608.72	\$630.46	\$652.20

Dependent*	\$10,000
0-25 (all children)	\$0.90

*Regardless of how many children you have, they are included in the "All Children" premium amounts listed in the table to the left.

Rate Guarantee Date: 01/01/2021