



BOSTON COLLEGE
CONTRIBUTORY GROUP LIFE INSURANCE

Monthly Premium Rates
(In Effect June 1, 2010 – May 31, 2013)

Supplemental Life Insurance

<u>Age*</u>	<u>Rate / \$1,000</u>	<u>Examples of Monthly Costs</u>		
		<u>\$30,000</u>	<u>\$50,000</u>	<u>\$80,000</u>
<30	\$.048	\$ 1.44	\$ 2.40	\$ 3.84
30 - 34	\$.057	\$ 1.71	\$ 2.85	\$ 4.56
35 - 39	\$.086	\$ 2.58	\$ 4.30	\$ 6.88
40 - 44	\$.095	\$ 2.85	\$ 4.75	\$ 7.60
45 - 49	\$.143	\$ 4.29	\$ 7.15	\$ 11.44
50 - 54	\$.219	\$ 6.57	\$ 10.95	\$ 17.52
55 - 59	\$.409	\$ 12.27	\$ 20.45	\$ 32.72
60 - 64	\$.627	\$ 18.81	\$ 31.35	\$ 50.16
65 - 69	\$1.093	\$ 32.79	\$ 54.65	\$ 87.44
70 - 74	\$1.758	\$ 52.74	\$ 87.90	\$140.64
75 +	\$1.957	\$ 58.71	\$ 97.85	\$156.56

To calculate other monthly costs, multiply the premium rate/\$1,000 for your age group times the number of \$1,000 increments you want (e.g., rate x 40 for \$40,000 of insurance, rate x 100 for \$100,000 of insurance, etc.).

* Use your age as of the previous January 1st. For example, someone born on March 17, 1965 was age 44 as of 1/1/10, and would use the age 40-44 premium rate for all of 2010. In January 2011 the rate for age 45-49 will begin.

Dependent Life Insurance

	<u>Cost</u>	<u>Insurance Amounts</u>	
1 Unit	\$2.55/month	Spouse	\$10,000
		Each Child	\$ 5,000
2 Units	\$5.10/month	Spouse	\$20,000
		Each Child	\$10,000
3 Units	\$7.65/month	Spouse	\$30,000
		Each Child	\$15,000