



University System of Georgia 2019 Life Insurance Rates Securian Financial

Rates are per \$1,000 per month except when stated as a flat monthly rate

*all active employees are enrolled in matching AD&D

Basic Life Rates	2019 Basic Rates	2019 \$25,000 Basic Life Rate	2019 Matching Basic AD&D*	2019 Basic Life & AD&D \$25,000
Active	\$0.669	\$16.725	\$0.014	\$17.075
Retiree	\$0.669	\$16.725	\$0.014	\$17.075

Matching Supplemental AD&D	
Active	\$0.014/\$1,000/month
Retirees	\$0.014/\$1,000/month

Supplemental Life Rates - Active Employees	2019 Rates/\$1,000	2019 Rates/\$1,000 + AD&D	Supplemental Life Rates - SPOUSE- no AD&D	2019 Spouse Life per \$1,000 no AD&D	Retirees	Rates/ \$1,000- no AD&D	Rates/\$1,000 grandfathered with AD&D
Age			Age		Age		
<20	\$0.043	0.057	<20	0.043	<20	0.060	0.078
20-24	\$0.043	0.057	20-24	0.043	20-24	0.060	0.078
25-29	\$0.052	0.066	25-29	0.052	25-29	0.072	0.090
30-34	\$0.069	0.083	30-34	0.070	30-34	0.096	0.114
35-39	\$0.077	0.091	35-39	0.079	35-39	0.108	0.126
40-44	\$0.095	0.109	40-44	0.087	40-44	0.132	0.150
45-49	\$0.129	0.143	45-49	0.133	45-49	0.180	0.198
50-54	\$0.198	0.212	50-54	0.205	50-54	0.324	0.342
55-59	\$0.370	0.384	55-59	0.385	55-59	0.612	0.630
60-64	\$0.576	0.590	60-64	0.592	60-64	0.936	0.954
65-69	\$1.161	1.175	65-69	1.140	65-69	1.860	1.878
70-74	\$2.012	2.026	70-74	1.850	70-74*	3.120	3.138
75-79	\$2.012	2.026	75-79	3.001	75-79*	4.200	4.218
80+	\$2.012	2.026	80+	3.001	80+*	4.200	4.218
			Retiree Dependent Life/Spouse Life		\$2.35/month for \$5,000 coverage		
Employee Only	\$0.016						
Family	\$0.028						