

BCPSEA Employee and Spouse Optional Life rate tables

If your district uses rates based on age, gender and smoker/non-smoker status the following table is applicable:

(12 month rates per \$10,000 of coverage)

Age	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Under age 35	0.80	0.50	0.40	0.30
35 – 39	0.90	0.50	0.50	0.40
40 – 44	1.20	0.70	0.80	0.50
45 – 49	2.00	1.10	1.30	0.80
50 – 54	3.70	1.80	2.20	1.30
55 – 59	5.90	3.30	3.40	2.20
60 – 64	8.60	5.00	4.80	3.30
65 – 69	21.60	10.70	15.70	7.90

If your district uses rates based on only age and smoker/non-smoker status the following table is applicable:

(12 month rates per \$10,000 of coverage)

Age	Smoker	Non-Smoker
Under age 35	0.60	0.40
35 – 39	0.70	0.50
40 – 44	1.00	0.60
45 – 49	1.65	1.15
50 – 54	2.95	2.10
55 – 59	4.70	3.68
60 – 64	7.25	6.00
65 – 69	18.70	9.30

Premium adjustments will occur only on the January 1st following the date you or your spouse move to the next higher age band.

Please contact your district benefits administrator to confirm if you are eligible for optional life coverage and which rate table is applicable to you.