

2026 Employee Voluntary Coverage Rate Sheet



Voluntary Life and AD&D - RelianceMatrix		
Coverage	Age Band	Monthly Rate Per \$1,000
Voluntary Life- Employee & Spouse	<29	\$0.062
	30-34	\$0.080
	35-39	\$0.090
	40-44	\$0.106
	45-49	\$0.151
	50-54	\$0.230
	55-59	\$0.434
	60-64	\$0.665
	65-69	\$1.285
	70+	\$2.083
Voluntary Life- Child		\$0.135
Base Accident - Aetna		
Coverage Tier	Monthly Base Contribution	Bi-Weekly Base Contribution
Employee Only	\$6.66	\$3.07
Employee & Spouse	\$13.16	\$6.07
Employee & Child(ren)	\$15.31	\$7.07
Family	\$18.71	\$8.64
Buy- Up Accident - Aetna		
Coverage Tier	Monthly Buy-Up Contribution	Bi- Weekly Buy-Up Contribution
Employee Only	\$9.53	\$4.40
Employee & Spouse	\$18.75	\$8.65
Employee & Child(ren)	\$21.72	\$10.02
Family	\$26.56	\$12.26
Base Hospital Indemnity - Aetna		
Coverage Tier	Monthly Base Contribution	Bi-Weekly Base Contribution
Employee Only	\$7.48	\$3.45
Employee & Spouse	\$19.91	\$9.19
Employee & Child(ren)	\$13.30	\$6.14
Family	\$25.73	\$11.88
Buy- Up Hospital Indemnity - Aetna		
Coverage Tier	Monthly Buy-Up Contribution	Bi- Weekly Buy-Up Contribution
Employee Only	\$13.04	\$6.02
Employee & Spouse	\$35.77	\$16.51
Employee & Child(ren)	\$23.28	\$10.74
Family	\$46.03	\$21.24

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Critical Illness \$15,000 Face Amount Plan - Aetna				
Employee Monthly Premiums				
Age	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-24	\$4.03	\$6.51	\$6.20	\$8.78
25-29	\$4.68	\$7.55	\$6.91	\$9.89
30-34	\$5.94	\$9.71	\$8.45	\$12.11
35-39	\$7.46	\$12.01	\$10.03	\$14.58
40-44	\$10.24	\$16.19	\$12.74	\$18.69
45-49	\$14.58	\$22.60	\$17.25	\$25.27
50-54	\$22.42	\$33.38	\$25.03	\$35.99
55-59	\$32.66	\$47.05	\$35.42	\$49.81
60-64	\$46.91	\$66.27	\$49.55	\$68.91
65-69	\$66.84	\$93.00	\$69.50	\$95.78
70+	\$89.81	\$125.79	\$92.62	\$128.47
Critical Illness \$30,000 Face Amount Plan - Aetna				
Employee Monthly Premiums				
Age	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-24	\$8.06	\$13.01	\$12.39	\$17.56
25-29	\$9.36	\$15.10	\$13.82	\$19.77
30-34	\$11.88	\$19.42	\$16.90	\$24.21
35-39	\$14.93	\$24.03	\$20.06	\$29.16
40-44	\$20.48	\$32.39	\$25.48	\$37.39
45-49	\$29.16	\$45.20	\$34.51	\$50.54
50-54	\$44.83	\$66.75	\$50.06	\$71.98
55-59	\$65.33	\$94.11	\$70.83	\$99.62
60-64	\$93.81	\$132.54	\$99.09	\$137.82
65-69	\$133.69	\$186.00	\$139.00	\$191.56
70+	\$179.63	\$251.58	\$185.24	\$256.94