

**TERM LIFE COVERAGE TO AGE 65  
CURRENT 2022-2023 SEMIANNUAL PREMIUM CONTRIBUTIONS**

The cost of this coverage is based upon the member's and spouse's amount of insurance requested, usage of tobacco/nicotine products, and attained age when coverage becomes effective. Premium contributions will vary depending upon the options chosen.

<b>Rates for Each \$10,000 Option of Coverage</b>						
Issue Age	Options less than \$160,000		Options \$160,000 but less than \$500,000		Options \$500,000 or higher	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
50	11.46	20.82	9.72	17.76	9.36	17.22
51	11.52	21.36	9.78	18.24	9.42	17.70
52	11.58	21.96	9.84	18.66	9.48	18.18
53	11.88	22.74	10.08	19.32	9.78	18.78
54	12.72	24.48	10.80	20.40	10.50	20.22
55	13.98	26.88	11.88	22.86	11.52	22.14
56	15.60	30.36	13.32	25.86	12.84	25.08
57	17.76	34.40	15.12	29.34	14.70	28.50
58	20.40	39.54	17.34	33.60	16.86	32.64
59	22.98	44.46	19.50	37.80	18.90	36.66

The current semiannual premium contribution for all children is \$3.00 for \$10,000 of coverage for each child.

The premium contributions shown reflect the current rate and benefit structure.