



Duke Active Life Rates

Supplemental Employee & Spouse Rates Rate Per \$10,000

Age-Bands	Active Non-Smoker Effective 1/1/20	Active Smoker Effective 1/1/20
<30	0.182	0.208
30-34	0.242	0.270
35-39	0.303	0.339
40-44	0.398	0.447
45-49	0.615	0.686
50-54	0.918	1.033
55-59	1.585	1.782
60-64	2.581	2.900
65-69	6.798	7.651
70-74	12.384	13.914
75-79	20.135	22.637
80-84	31.289	35.178
85-89	47.422	53.100
90+	69.254	77.867

Sample monthly premium calculation for a 46 year non-smoker with an annual salary of \$74,000 electing two times earnings:

$\$74,000 \times 2 = \$148,800$, rounded up to the next \$10,000 = \$150,000

$\$150,000 / \$10,000 = \$15$

$\$15 \times \$0.615 = \$9.23$

Monthly premium = \$9.23

Supplemental Dependent Child

Rates/\$10,000

Rate = \$1.00