

Monthly State Group Life Insurance Premiums (Employee Coverage)

Premiums effective with April 2025 coverage. Premium is based on your age as of April 1st of the year.

Age as of April 1	Basic and Supplement Rates per \$1,000 of Coverage	Additional Rate per \$1,000 of Coverage
Under age 39	\$0.06	\$0.08
40-44	\$0.08	\$0.13
45-49	\$0.14	\$0.21
50-54	\$0.23	\$0.34
55-59	\$0.31	\$0.46
60-64	\$0.42	\$0.63
65-69*	\$0.55	\$0.80
70	N/A	\$1.00
71	N/A	\$1.15
72	N/A	\$1.25
73	N/A	\$1.45
74	N/A	\$1.60
75	N/A	\$1.80
76	N/A	\$1.95
77 and older	N/A	\$2.06

*Premiums for age 65-69 are required as long as employment continues.

Monthly Spouse & Dependent Coverage Premiums

One Unit of Coverage:

\$2.10 for \$10,000 Spouse and \$5,000 for each child.

Two Units of Coverage:

\$4.20 for \$20,000 Spouse and \$10,000 for each child.

Understanding Coverage Levels

Each unit of employee coverage is based on your highest year of WRS annual earnings, rounded up to the next highest \$1,000. For new employees, coverage is based on your projected annual earnings.

- Basic = 1st unit of coverage
- Supplemental = 2nd unit of coverage
- Additional = can have 1, 2 or 3 units of Additional Coverage
- Spouse and Dependent Coverage = can have 1 or 2 units of coverage (coverage is a flat dollar amount – see above)

