

## Monthly State Group Life Insurance Premiums (Employee Coverage)

Premiums effective with April 2026 coverage. Premium is based on your age as of April 1<sup>st</sup> 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	\$0.09
40-44	\$0.09	\$0.13
45-49	\$0.15	\$0.22
50-54	\$0.24	\$0.35
55-59	\$0.33	\$0.49
60-64	\$0.44	\$0.66
65-69*	\$0.58	\$0.84
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 = 1<sup>st</sup> unit of coverage
- Supplemental = 2<sup>nd</sup> 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)

