

BCPSEA Employee and Spouse Optional Life rate tables

If your district uses rates based on age, gender and smoker/non-smoker status the following table is applicable:

(12 month rates per \$10,000 of coverage)

Female			Male		
Age Band	Smoker	Non-Smoker	Age Band	Smoker	Non-Smoker
<25	0.30	0.18	<25	0.54	0.36
25 - 29	0.30	0.18	25 - 29	0.54	0.36
30 - 34	0.40	0.24	30 - 34	0.60	0.40
35 - 39	0.50	0.37	35 - 39	0.70	0.42
40 - 44	0.80	0.50	40 - 44	1.00	0.60
45 - 49	1.30	0.80	45 - 49	1.65	1.10
50 - 54	2.20	1.30	50 - 54	2.95	1.80
55 - 59	3.40	2.00	55 - 59	4.70	3.30
60 - 64	4.80	3.30	60 - 64	7.25	5.00
65 - 69	14.86	7.90	65 - 69	21.01	10.70

If your district uses rates based on only age and smoker/non-smoker status the following table is applicable:

(12 month rates per \$10,000 of coverage)

Unisex		
Age Band	Smoker	Non-Smoker
<25	0.58	0.36
25 - 29	0.57	0.34
30 - 34	0.60	0.36
35 - 39	0.70	0.50
40 - 44	1.00	0.60
45 - 49	1.65	1.15
50 - 54	2.95	2.10
55 - 59	4.70	3.62
60 - 64	7.25	5.57
65 - 69	12.00	7.93