

# 2025-26 Life Insurance

Group term life insurance is available through **Dearborn Life Insurance** (owned by **Blue Cross Blue Shield**). The policy certificate is available on our web site, or you may also request a printed copy from the benefits office.

## For Employees

### Monthly Premiums: (per paycheck deduction amount may vary)

Amount	Age 39 & Under	Age 40 & Over
\$ 20,000	\$1.00	\$2.56
\$ 30,000	\$1.50	\$3.84
\$ 40,000	\$2.00	\$5.12
\$ 50,000	\$2.50	\$6.40
\$ 60,000	\$3.00	\$7.68
\$ 70,000	\$3.50	\$8.96
\$ 80,000	\$4.00	\$10.24
\$ 90,000	\$4.50	\$11.52
\$100,000	\$5.00	\$12.80
\$110,000	\$5.50	\$14.08
\$120,000	\$6.00	\$15.36
\$130,000	\$6.50	\$16.64
\$140,000	\$7.00	\$17.92
\$150,000	\$7.50	\$19.20
\$160,000	\$8.00	\$20.48
\$170,000	\$8.50	\$21.76
\$180,000	\$9.00	\$23.04
\$190,000	\$9.50	\$24.32
\$200,000	\$10.00	\$25.60

Amount	Age 39 & Under	Age 40 & Over
\$210,000	\$10.50	\$26.88
\$220,000	\$11.00	\$28.16
\$230,000	\$11.50	\$29.44
\$240,000	\$12.00	\$30.72
\$250,000	\$12.50	\$32.00
\$260,000	\$13.00	\$33.28
\$270,000	\$13.50	\$34.56
\$280,000	\$14.00	\$35.84
\$290,000	\$14.50	\$37.12
\$300,000	\$15.00	\$38.40
\$310,000	\$15.50	\$39.68
\$320,000	\$16.00	\$40.96
\$330,000	\$16.50	\$42.24
\$340,000	\$17.00	\$43.52
\$350,000	\$17.50	\$44.80
\$360,000	\$18.00	\$46.08
\$370,000	\$18.50	\$47.36
\$380,000	\$19.00	\$48.64
\$390,000	\$19.50	\$49.92
\$400,000	\$20.00	\$51.20

Automatic reduction of value: When you reach age 70, the value of the life insurance becomes half the original value. For example, if you are enrolled in \$150,000, the coverage will reduce to \$75,000 on the September 1 after you turn 70.

## For Dependents

You may purchase life insurance on your spouse and/or children; however, you must be enrolled in employee life insurance in order to request dependent life insurance. Spouses are eligible until age 70, and children are eligible until age 26.

### Monthly Premiums: (per paycheck deduction amount may vary)

**Plan A:** \$5,000 spouse, \$2,000 each child = total monthly premium **\$2.12**

**Plan B:** \$10,000 spouse, \$4,000 each child = total monthly premium **\$5.10**