

**State of Colorado - Employee Optional Life/AD&D - Monthly Premiums by Insurance Amount and Age**  
**Effective 7/1/2020 to 6/30/2021 (FY 2020-21)**

Note: Spouse and Children premium rates are different than Employee premium rates. Spouse and Children premium rates are shown on page 2.

Employee Insurance Amount	Employee Under Age 20	Employee Age 20-24	Employee Age 25-29	Employee Age 30-34	Employee Age 35-39	Employee Age 40-44	Employee Age 45-49	Employee Age 50-54	Employee Age 55-59	Employee Age 60-64	Employee Age 65-69	Employee Age 70 and Over
\$10,000	\$0.60	\$0.60	\$0.60	\$0.80	\$0.80	\$1.00	\$1.00	\$1.20	\$2.60	\$4.00	\$8.00	\$12.20
\$20,000	\$1.20	\$1.20	\$1.20	\$1.60	\$1.60	\$2.00	\$2.00	\$2.40	\$5.20	\$8.00	\$16.00	\$24.40
\$30,000	\$1.80	\$1.80	\$1.80	\$2.40	\$2.40	\$3.00	\$3.00	\$3.60	\$7.80	\$12.00	\$24.00	\$36.60
\$40,000	\$2.40	\$2.40	\$2.40	\$3.20	\$3.20	\$4.00	\$4.00	\$4.80	\$10.40	\$16.00	\$32.00	\$48.80
\$50,000	\$3.00	\$3.00	\$3.00	\$4.00	\$4.00	\$5.00	\$5.00	\$6.00	\$13.00	\$20.00	\$40.00	\$61.00
\$60,000	\$3.60	\$3.60	\$3.60	\$4.80	\$4.80	\$6.00	\$6.00	\$7.20	\$15.60	\$24.00	\$48.00	\$73.20
\$70,000	\$4.20	\$4.20	\$4.20	\$5.60	\$5.60	\$7.00	\$7.00	\$8.40	\$18.20	\$28.00	\$56.00	\$85.40
\$80,000	\$4.80	\$4.80	\$4.80	\$6.40	\$6.40	\$8.00	\$8.00	\$9.60	\$20.80	\$32.00	\$64.00	\$97.60
\$90,000	\$5.40	\$5.40	\$5.40	\$7.20	\$7.20	\$9.00	\$9.00	\$10.80	\$23.40	\$36.00	\$72.00	\$109.80
\$100,000	\$6.00	\$6.00	\$6.00	\$8.00	\$8.00	\$10.00	\$10.00	\$12.00	\$26.00	\$40.00	\$80.00	\$122.00
\$110,000	\$6.60	\$6.60	\$6.60	\$8.80	\$8.80	\$11.00	\$11.00	\$13.20	\$28.60	\$44.00	\$88.00	\$134.20
\$120,000	\$7.20	\$7.20	\$7.20	\$9.60	\$9.60	\$12.00	\$12.00	\$14.40	\$31.20	\$48.00	\$96.00	\$146.40
\$130,000	\$7.80	\$7.80	\$7.80	\$10.40	\$10.40	\$13.00	\$13.00	\$15.60	\$33.80	\$52.00	\$104.00	\$158.60
\$140,000	\$8.40	\$8.40	\$8.40	\$11.20	\$11.20	\$14.00	\$14.00	\$16.80	\$36.40	\$56.00	\$112.00	\$170.80
\$150,000	\$9.00	\$9.00	\$9.00	\$12.00	\$12.00	\$15.00	\$15.00	\$18.00	\$39.00	\$60.00	\$120.00	\$183.00
\$160,000	\$9.60	\$9.60	\$9.60	\$12.80	\$12.80	\$16.00	\$16.00	\$19.20	\$41.60	\$64.00	\$128.00	\$195.20
\$170,000	\$10.20	\$10.20	\$10.20	\$13.60	\$13.60	\$17.00	\$17.00	\$20.40	\$44.20	\$68.00	\$136.00	\$207.40
\$180,000	\$10.80	\$10.80	\$10.80	\$14.40	\$14.40	\$18.00	\$18.00	\$21.60	\$46.80	\$72.00	\$144.00	\$219.60
\$190,000	\$11.40	\$11.40	\$11.40	\$15.20	\$15.20	\$19.00	\$19.00	\$22.80	\$49.40	\$76.00	\$152.00	\$231.80
\$200,000	\$12.00	\$12.00	\$12.00	\$16.00	\$16.00	\$20.00	\$20.00	\$24.00	\$52.00	\$80.00	\$160.00	\$244.00
\$210,000	\$12.60	\$12.60	\$12.60	\$16.80	\$16.80	\$21.00	\$21.00	\$25.20	\$54.60	\$84.00	\$168.00	\$256.20
\$220,000	\$13.20	\$13.20	\$13.20	\$17.60	\$17.60	\$22.00	\$22.00	\$26.40	\$57.20	\$88.00	\$176.00	\$268.40
\$230,000	\$13.80	\$13.80	\$13.80	\$18.40	\$18.40	\$23.00	\$23.00	\$27.60	\$59.80	\$92.00	\$184.00	\$280.60
\$240,000	\$14.40	\$14.40	\$14.40	\$19.20	\$19.20	\$24.00	\$24.00	\$28.80	\$62.40	\$96.00	\$192.00	\$292.80
\$250,000	\$15.00	\$15.00	\$15.00	\$20.00	\$20.00	\$25.00	\$25.00	\$30.00	\$65.00	\$100.00	\$200.00	\$305.00
\$260,000	\$15.60	\$15.60	\$15.60	\$20.80	\$20.80	\$26.00	\$26.00	\$31.20	\$67.60	\$104.00	\$208.00	\$317.20
\$270,000	\$16.20	\$16.20	\$16.20	\$21.60	\$21.60	\$27.00	\$27.00	\$32.40	\$70.20	\$108.00	\$216.00	\$329.40
\$280,000	\$16.80	\$16.80	\$16.80	\$22.40	\$22.40	\$28.00	\$28.00	\$33.60	\$72.80	\$112.00	\$224.00	\$341.60
\$290,000	\$17.40	\$17.40	\$17.40	\$23.20	\$23.20	\$29.00	\$29.00	\$34.80	\$75.40	\$116.00	\$232.00	\$353.80
\$300,000	\$18.00	\$18.00	\$18.00	\$24.00	\$24.00	\$30.00	\$30.00	\$36.00	\$78.00	\$120.00	\$240.00	\$366.00
\$310,000	\$18.60	\$18.60	\$18.60	\$24.80	\$24.80	\$31.00	\$31.00	\$37.20	\$80.60	\$124.00	\$248.00	\$378.20
\$320,000	\$19.20	\$19.20	\$19.20	\$25.60	\$25.60	\$32.00	\$32.00	\$38.40	\$83.20	\$128.00	\$256.00	\$390.40
\$330,000	\$19.80	\$19.80	\$19.80	\$26.40	\$26.40	\$33.00	\$33.00	\$39.60	\$85.80	\$132.00	\$264.00	\$402.60
\$340,000	\$20.40	\$20.40	\$20.40	\$27.20	\$27.20	\$34.00	\$34.00	\$40.80	\$88.40	\$136.00	\$272.00	\$414.80
\$350,000	\$21.00	\$21.00	\$21.00	\$28.00	\$28.00	\$35.00	\$35.00	\$42.00	\$91.00	\$140.00	\$280.00	\$427.00
\$360,000	\$21.60	\$21.60	\$21.60	\$28.80	\$28.80	\$36.00	\$36.00	\$43.20	\$93.60	\$144.00	\$288.00	\$439.20
\$370,000	\$22.20	\$22.20	\$22.20	\$29.60	\$29.60	\$37.00	\$37.00	\$44.40	\$96.20	\$148.00	\$296.00	\$451.40
\$380,000	\$22.80	\$22.80	\$22.80	\$30.40	\$30.40	\$38.00	\$38.00	\$45.60	\$98.80	\$152.00	\$304.00	\$463.60
\$390,000	\$23.40	\$23.40	\$23.40	\$31.20	\$31.20	\$39.00	\$39.00	\$46.80	\$101.40	\$156.00	\$312.00	\$475.80
\$400,000	\$24.00	\$24.00	\$24.00	\$32.00	\$32.00	\$40.00	\$40.00	\$48.00	\$104.00	\$160.00	\$320.00	\$488.00
\$410,000	\$24.60	\$24.60	\$24.60	\$32.80	\$32.80	\$41.00	\$41.00	\$49.20	\$106.60	\$164.00	\$328.00	\$500.20
\$420,000	\$25.20	\$25.20	\$25.20	\$33.60	\$33.60	\$42.00	\$42.00	\$50.40	\$109.20	\$168.00	\$336.00	\$512.40
\$430,000	\$25.80	\$25.80	\$25.80	\$34.40	\$34.40	\$43.00	\$43.00	\$51.60	\$111.80	\$172.00	\$344.00	\$524.60
\$440,000	\$26.40	\$26.40	\$26.40	\$35.20	\$35.20	\$44.00	\$44.00	\$52.80	\$114.40	\$176.00	\$352.00	\$536.80
\$450,000	\$27.00	\$27.00	\$27.00	\$36.00	\$36.00	\$45.00	\$45.00	\$54.00	\$117.00	\$180.00	\$360.00	\$549.00
\$460,000	\$27.60	\$27.60	\$27.60	\$36.80	\$36.80	\$46.00	\$46.00	\$55.20	\$119.60	\$184.00	\$368.00	\$561.20
\$470,000	\$28.20	\$28.20	\$28.20	\$37.60	\$37.60	\$47.00	\$47.00	\$56.40	\$122.20	\$188.00	\$376.00	\$573.40
\$480,000	\$28.80	\$28.80	\$28.80	\$38.40	\$38.40	\$48.00	\$48.00	\$57.60	\$124.80	\$192.00	\$384.00	\$585.60
\$490,000	\$29.40	\$29.40	\$29.40	\$39.20	\$39.20	\$49.00	\$49.00	\$58.80	\$127.40	\$196.00	\$392.00	\$597.80
\$500,000	\$30.00	\$30.00	\$30.00	\$40.00	\$40.00	\$50.00	\$50.00	\$60.00	\$130.00	\$200.00	\$400.00	\$610.00

State of Colorado

**Spouse Optional Life/AD&D - Monthly Premiums by Insurance Amount and Age**  
**The term Spouse includes Spouse, Common Law Spouse and Civil Union Partner**

**Effective 7/1/2020 to 6/30/2021 (FY 2020-21)**

Note: Employee premium rates are different than Spouse and Children premium rates. Employee premium rates are shown on page 1.

Spouse Insurance Amount	Spouse Under Age 20	Spouse Age 20-24	Spouse Age 25-29	Spouse Age 30-34	Spouse Age 35-39	Spouse Age 40-44	Spouse Age 45-49	Spouse Age 50-54	Spouse Age 55-59	Spouse Age 60-64	Spouse Age 65-69	Spouse Age 70 and Over
\$ 10,000	\$ .80	\$ .80	\$ .80	\$ 1.00	\$ 1.20	\$ 1.20	\$ 1.80	\$ 2.60	\$ 4.60	\$ 6.80	\$ 13.40	\$ 21.20
\$ 20,000	\$ 1.60	\$ 1.60	\$ 1.60	\$ 2.00	\$ 2.40	\$ 2.40	\$ 3.60	\$ 5.20	\$ 9.20	\$ 13.60	\$ 26.80	\$ 42.40
\$ 30,000	\$ 2.40	\$ 2.40	\$ 2.40	\$ 3.00	\$ 3.60	\$ 3.60	\$ 5.40	\$ 7.80	\$ 13.80	\$ 20.40	\$ 40.20	\$ 63.60
\$ 40,000	\$ 3.20	\$ 3.20	\$ 3.20	\$ 4.00	\$ 4.80	\$ 4.80	\$ 7.20	\$ 10.40	\$ 18.40	\$ 27.20	\$ 53.60	\$ 84.80
\$ 50,000	\$ 4.00	\$ 4.00	\$ 4.00	\$ 5.00	\$ 6.00	\$ 6.00	\$ 9.00	\$ 13.00	\$ 23.00	\$ 34.00	\$ 67.00	\$ 106.00
\$ 60,000	\$ 4.80	\$ 4.80	\$ 4.80	\$ 6.00	\$ 7.20	\$ 7.20	\$ 10.80	\$ 15.60	\$ 27.60	\$ 40.80	\$ 80.40	\$ 127.20
\$ 70,000	\$ 5.60	\$ 5.60	\$ 5.60	\$ 7.00	\$ 8.40	\$ 8.40	\$ 12.60	\$ 18.20	\$ 32.20	\$ 47.60	\$ 93.80	\$ 148.40
\$ 80,000	\$ 6.40	\$ 6.40	\$ 6.40	\$ 8.00	\$ 9.60	\$ 9.60	\$ 14.40	\$ 20.80	\$ 36.80	\$ 54.40	\$ 107.20	\$ 169.60
\$ 90,000	\$ 7.20	\$ 7.20	\$ 7.20	\$ 9.00	\$ 10.80	\$ 10.80	\$ 16.20	\$ 23.40	\$ 41.40	\$ 61.20	\$ 120.60	\$ 190.80
\$ 100,000	\$ 8.00	\$ 8.00	\$ 8.00	\$ 10.00	\$ 12.00	\$ 12.00	\$ 18.00	\$ 26.00	\$ 46.00	\$ 68.00	\$ 134.00	\$ 212.00
\$ 110,000	\$ 8.80	\$ 8.80	\$ 8.80	\$ 11.00	\$ 13.20	\$ 13.20	\$ 19.80	\$ 28.60	\$ 50.60	\$ 74.80	\$ 147.40	\$ 233.20
\$ 120,000	\$ 9.60	\$ 9.60	\$ 9.60	\$ 12.00	\$ 14.40	\$ 14.40	\$ 21.60	\$ 31.20	\$ 55.20	\$ 81.60	\$ 160.80	\$ 254.40
\$ 130,000	\$ 10.40	\$ 10.40	\$ 10.40	\$ 13.00	\$ 15.60	\$ 15.60	\$ 23.40	\$ 33.80	\$ 59.80	\$ 88.40	\$ 174.20	\$ 275.60
\$ 140,000	\$ 11.20	\$ 11.20	\$ 11.20	\$ 14.00	\$ 16.80	\$ 16.80	\$ 25.20	\$ 36.40	\$ 64.40	\$ 95.20	\$ 187.60	\$ 296.80
\$ 150,000	\$ 12.00	\$ 12.00	\$ 12.00	\$ 15.00	\$ 18.00	\$ 18.00	\$ 27.00	\$ 39.00	\$ 69.00	\$ 102.00	\$ 201.00	\$ 318.00
\$ 160,000	\$ 12.80	\$ 12.80	\$ 12.80	\$ 16.00	\$ 19.20	\$ 19.20	\$ 28.80	\$ 41.60	\$ 73.60	\$ 108.80	\$ 214.40	\$ 339.20
\$ 170,000	\$ 13.60	\$ 13.60	\$ 13.60	\$ 17.00	\$ 20.40	\$ 20.40	\$ 30.60	\$ 44.20	\$ 78.20	\$ 115.60	\$ 227.80	\$ 360.40
\$ 180,000	\$ 14.40	\$ 14.40	\$ 14.40	\$ 18.00	\$ 21.60	\$ 21.60	\$ 32.40	\$ 46.80	\$ 82.80	\$ 122.40	\$ 241.20	\$ 381.60
\$ 190,000	\$ 15.20	\$ 15.20	\$ 15.20	\$ 19.00	\$ 22.80	\$ 22.80	\$ 34.20	\$ 49.40	\$ 87.40	\$ 129.20	\$ 254.60	\$ 402.80
\$ 200,000	\$ 16.00	\$ 16.00	\$ 16.00	\$ 20.00	\$ 24.00	\$ 24.00	\$ 36.00	\$ 52.00	\$ 92.00	\$ 136.00	\$ 268.00	\$ 424.00
\$ 210,000	\$ 16.80	\$ 16.80	\$ 16.80	\$ 21.00	\$ 25.20	\$ 25.20	\$ 37.80	\$ 54.60	\$ 96.60	\$ 142.80	\$ 281.40	\$ 445.20
\$ 220,000	\$ 17.60	\$ 17.60	\$ 17.60	\$ 22.00	\$ 26.40	\$ 26.40	\$ 39.60	\$ 57.20	\$ 101.20	\$ 149.60	\$ 294.80	\$ 466.40
\$ 230,000	\$ 18.40	\$ 18.40	\$ 18.40	\$ 23.00	\$ 27.60	\$ 27.60	\$ 41.40	\$ 59.80	\$ 105.80	\$ 156.40	\$ 308.20	\$ 487.60
\$ 240,000	\$ 19.20	\$ 19.20	\$ 19.20	\$ 24.00	\$ 28.80	\$ 28.80	\$ 43.20	\$ 62.40	\$ 110.40	\$ 163.20	\$ 321.60	\$ 508.80
\$ 250,000	\$ 20.00	\$ 20.00	\$ 20.00	\$ 25.00	\$ 30.00	\$ 30.00	\$ 45.00	\$ 65.00	\$ 115.00	\$ 170.00	\$ 335.00	\$ 530.00

State of Colorado

**Children Optional Life/AD&D - Monthly Premium Rates Per Family Unit**

**Effective 7/1/2020 to 6/30/2021 (FY 2020-21)**

	Coverage Amount	Monthly Premium Rate
Option 1	\$ 5,000 of Children Life/AD&D coverage	\$ 0.50 per month per family unit regardless of the number of eligible children enrolled
Option 2	\$10,000 of Children Life/AD&D coverage	\$ 1.00 per month per family unit regardless of the number of eligible children enrolled

## OPTIONAL LIFE - ADDITIONAL IMPORTANT INFORMATION

### Employee - Optional Life/AD&D

- Premium rates for employee coverage are shown on Page 1.
  - Minimum amount of employee coverage is \$10,000. Maximum amount of employee coverage is \$500,000. Coverage must be purchased in multiples of \$10,000.
  - **Note:** Age used for employee premium rates for the period from 1/1/2020 to 12/31/2020 means the employee's age on December 31, 2019.
  - **Note:** Age used for employee premium rates for the period from 1/1/2021 to 12/31/2021 means the employee's age on December 31, 2020.
  - Premiums shown on Page 1 are only for employees and premiums shown on Page 2 are only for spouses and children. If you select coverage for yourself and your spouse/civil union partner and your children, your total monthly cost will be the premium amount for you + your spouse/civil union partner + your children.
- ✓ **IMPORTANT: NO DOUBLE OPTIONAL LIFE COVERAGE.** If your spouse/civil union partner or child is also a State employee, an employee may be covered for either employee optional life or spouse optional life/child optional life but not for both. Double optional life coverage is not allowed. Please contact the State Employee Benefits Team at (303) 866-3434 for more information.

### Spouse - Optional Life/AD&D

- The term Spouse includes Spouse, Common Law Spouse and Civil Union Partner.
- Premium rates for spouse coverage are different from the employee and children premium rates. Spouse premium rates are shown on page 2.
- Minimum amount of spouse coverage is \$10,000. Maximum amount of spouse coverage is \$250,000. Coverage must be purchased in multiples of \$10,000.
- **Note:** Age used for spouse premium rates for the period from 1/1/2020 to 12/31/2020 means the spouse's age on December 31, 2019.
- **Note:** Age used for spouse premium rates for the period from 1/1/2021 to 12/31/2021 means the spouse's age on December 31, 2020.
- ✓ **Note:** Employee must be insured for Employee Optional Life/AD&D coverage before spouse coverage can be added.
- ✓ **Note:** Spouse coverage may not exceed 50% of the employee's coverage amount. As an example the maximum spouse coverage amount is \$250,000 provided employee is insured for \$500,000.

### Children - Optional Life/AD&D

- Minimum amount of children coverage is \$5,000. Maximum amount of children coverage is \$10,000. Must be purchased in multiples of \$5,000.
  - Premium rates for children coverage are different from the employee and spouse premium rates. Children premium rates are shown on page 2.
  - ✓ **Note:** Employee must be insured for Employee Optional Life/AD&D coverage before coverage for eligible children can be added.
  - ✓ **Note:** Children coverage may not exceed 50% of the employee's coverage amount. As an example the maximum children coverage amount is \$10,000 provided employee is insured for at least \$20,000.
  - ✓ **Note:** Beginning July 1, 2011 each eligible child can be covered through the end of the calendar month in which the eligible child turns twenty-six (26) years of age. Also, a totally disabled eligible child may be eligible for coverage beyond age 26 if the eligible child became totally disabled prior to age 26. Please contact the State Employee Benefits Team at (303) 866-3434 for more information.
- ✓ **IMPORTANT:** If your spouse or civil union partner is also a State employee only one of you may elect coverage for your children. However, if you are divorced from your spouse or your civil union partnership ended and your former spouse or civil union partner is also a State employee, both of you may elect Children Optional Life/AD&D for your children. Please contact the State Employee Benefits Team at (303) 866-3434 for more information.