

Computing Your Monthly Costs

The monthly cost for supplemental life insurance for you and your dependents is based on age, amount of coverage you select and whether or not you or your spouse use tobacco products. Use this worksheet and the [rate chart](#) to determine your monthly contributions.

Number of \$10,000 Units of Coverage:

$$\frac{\text{Total Amount of Coverage}}{\$10,000} = \text{Number of \$10,000 Units of Coverage}$$

Your Cost:

$$\frac{\text{\# of \$10,000 Units of Coverage (above)}}{\text{\$ Life Rate from chart}} = \text{Your Monthly Cost (A)}$$

Your Spouse's Cost:

$$\frac{\text{1, 2, 3 or 4 Units}}{\text{\# of \$10,000 Units of Coverage}} \times \text{\$ Life Rate from chart} = \text{Your Spouse's Monthly Cost (B)}$$

Your Dependent Children's Cost:

$$\frac{\text{\$.89 Coverage (Rate for \$7,000 Insurance for Each Covered Child)}}{\text{\$}} = \text{(C)}$$

(Fill in \$.89 if you are electing Dependent Children's Supplemental Life Insurance)

$$\text{TOTAL MONTHLY COST} = \text{(A)} + \text{(B)} + \text{(C)}$$

$$= \underline{\hspace{2cm}}$$