

EGID Life Premium Chart for Former Employees

Jan. 1 through Dec. 31, 2025

Life insurance must be kept in \$5,000 increments.

Premium cost is \$3.12 per \$1,000 up to \$40,000.

Amount/Age*	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Age-rated cost per \$1,000 for coverage amounts over \$40,000	\$0.06	\$0.06	\$0.06	\$0.08	\$0.14	\$0.26	\$0.40	\$0.46	\$0.74	\$1.28	\$1.96
\$ 5,000	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60
\$ 10,000	31.20	31.20	31.20	31.20	31.20	31.20	31.20	31.20	31.20	31.20	31.20
\$ 15,000	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80
\$ 20,000	62.40	62.40	62.40	62.40	62.40	62.40	62.40	62.40	62.40	62.40	62.40
\$ 40,000	124.80	124.80	124.80	124.80	124.80	124.80	124.80	124.80	124.80	124.80	124.80
\$ 60,000	126.00	126.00	126.00	126.40	127.60	130.00	132.80	134.00	139.60	150.40	164.00
\$ 80,000	127.20	127.20	127.20	128.00	130.40	135.20	140.80	143.20	154.40	176.00	203.20
\$ 100,000	128.40	128.40	128.40	129.60	133.20	140.40	148.80	152.40	169.20	201.60	242.40
\$ 120,000	129.60	129.60	129.60	131.20	136.00	145.60	156.80	161.60	184.00	227.20	281.60
\$ 140,000	130.80	130.80	130.80	132.80	138.80	150.80	164.80	170.80	198.80	252.80	320.80
\$ 160,000	132.00	132.00	132.00	134.40	141.60	156.00	172.80	180.00	213.60	278.40	360.00
\$ 180,000	133.20	133.20	133.20	136.00	144.40	161.20	180.80	189.20	228.40	304.00	399.20
\$ 200,000	134.40	134.40	134.40	137.60	147.20	166.40	188.80	198.40	243.20	329.60	438.40
\$ 220,000	135.60	135.60	135.60	139.20	150.00	171.60	196.80	207.60	258.00	355.20	477.60
\$ 240,000	136.80	136.80	136.80	140.80	152.80	176.80	204.80	216.80	272.80	380.80	516.80
\$ 260,000	138.00	138.00	138.00	142.40	155.60	182.00	212.80	226.00	287.60	406.40	556.00
\$ 280,000	139.20	139.20	139.20	144.00	158.40	187.20	220.80	235.20	302.40	432.00	595.20
\$ 300,000	140.40	140.40	140.40	145.60	161.20	192.40	228.80	244.40	317.20	457.60	634.40
\$ 320,000	141.60	141.60	141.60	147.20	164.00	197.60	236.80	253.60	332.00	483.20	673.60
\$ 340,000	142.80	142.80	142.80	148.80	166.80	202.80	244.80	262.80	346.80	508.80	712.80
\$ 360,000	144.00	144.00	144.00	150.40	169.60	208.00	252.80	272.00	361.60	534.40	752.00
\$ 380,000	145.20	145.20	145.20	152.00	172.40	213.20	260.80	281.20	376.40	560.00	791.20
\$ 400,000	146.40	146.40	146.40	153.60	175.20	218.40	268.80	290.40	391.20	585.60	830.40
\$ 420,000	147.60	147.60	147.60	155.20	178.00	223.60	276.80	299.60	406.00	611.20	869.60
\$ 440,000	148.80	148.80	148.80	156.80	180.80	228.80	284.80	308.80	420.80	636.80	908.80
\$ 460,000	150.00	150.00	150.00	158.40	183.60	234.00	292.80	318.00	435.60	662.40	948.00
\$ 480,000	151.20	151.20	151.20	160.00	186.40	239.20	300.80	327.20	450.40	688.00	987.20
\$ 500,000	152.40	152.40	152.40	161.60	189.20	244.40	308.80	336.40	465.20	713.60	1,026.40
\$ 520,000	153.60	153.60	153.60	163.20	192.00	249.60	316.80	345.60	480.00	739.20	1,065.60

*Chart based on member's age as of Jan. 1, 2025.