

Life Insurance Monthly Premium Rates Effective 1/1/2023

Plan 1A: Basic Employee Life (UofU Paid)

Coverage equal to annual salary up to \$25,000

University pays full Premium

Plan 1: Basic Family Life (Spouse/DP/Kids)

Coverage of \$2,000 on eligible family members

Rate: \$0.25 Employee pays full Premium

Plan 1B: Basic Employee Life (Employee Paid)

Coverage equal to annual salary up to \$25,000

Rate per \$1,000 in coverage: \$0.04

Example: Cost for \$25,000 in coverage \$1.00

Plan 2: Dependent Child Supplemental

Coverage on Eligible Dependent Children (choose 1)

\$5,000 Coverage \$0.45 Employee pays full Premium

\$10,000 Coverage \$0.90

Plan 2: Employee / Spouse or DP Supplemental

Age	Eff. 7/1/2021		Effective 1/1/2023	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
	Rate / \$1,000	Rate / \$1,000	Rate / \$1,000	Rate / \$1,000
Under 30	\$0.033	\$0.056	\$0.023	\$0.049
30	\$0.040	\$0.062	\$0.024	\$0.054
31	\$0.040	\$0.068	\$0.024	\$0.054
32	\$0.040	\$0.068	\$0.024	\$0.054
33	\$0.040	\$0.068	\$0.024	\$0.054
34	\$0.040	\$0.074	\$0.024	\$0.054
35	\$0.053	\$0.080	\$0.027	\$0.059
36	\$0.053	\$0.080	\$0.027	\$0.059
37	\$0.053	\$0.093	\$0.027	\$0.059
38	\$0.053	\$0.093	\$0.027	\$0.059
39	\$0.053	\$0.093	\$0.027	\$0.059
40	\$0.060	\$0.111	\$0.043	\$0.094
41	\$0.060	\$0.118	\$0.043	\$0.094
42	\$0.060	\$0.136	\$0.043	\$0.094
43	\$0.060	\$0.142	\$0.043	\$0.094
44	\$0.062	\$0.155	\$0.043	\$0.094
45	\$0.086	\$0.167	\$0.068	\$0.149
46	\$0.090	\$0.179	\$0.068	\$0.149
47	\$0.090	\$0.204	\$0.068	\$0.149
48	\$0.090	\$0.223	\$0.068	\$0.149
49	\$0.100	\$0.247	\$0.068	\$0.149
50	\$0.118	\$0.278	\$0.109	\$0.238
51	\$0.136	\$0.315	\$0.109	\$0.238
52	\$0.148	\$0.346	\$0.109	\$0.238
53	\$0.153	\$0.389	\$0.109	\$0.238
54	\$0.153	\$0.445	\$0.109	\$0.238
55	\$0.223	\$0.470	\$0.173	\$0.378
56	\$0.235	\$0.513	\$0.173	\$0.378
57	\$0.260	\$0.562	\$0.173	\$0.378
58	\$0.286	\$0.612	\$0.173	\$0.378
59	\$0.286	\$0.667	\$0.173	\$0.378
60	\$0.358	\$0.729	\$0.185	\$0.461
61	\$0.402	\$0.803	\$0.185	\$0.461
62	\$0.439	\$0.871	\$0.185	\$0.461
63	\$0.439	\$0.946	\$0.185	\$0.461
64	\$0.439	\$0.989	\$0.185	\$0.461
65	\$0.612	\$1.125	\$0.261	\$0.650

Age	Eff. 7/1/2021		Effective 1/1/2023	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
	Rate / \$1,000	Rate / \$1,000	Rate / \$1,000	Rate / \$1,000
66	\$0.674	\$1.223	\$0.261	\$0.650
67	\$0.742	\$1.322	\$0.261	\$0.650
68	\$0.809	\$1.440	\$0.261	\$0.650
69	\$0.844	\$1.551	\$0.261	\$0.650
70	\$1.106	\$1.836	\$0.444	\$1.103
71	\$1.298	\$2.104	\$0.444	\$1.103
72	\$1.369	\$2.311	\$0.444	\$1.103
73	\$1.369	\$2.577	\$0.444	\$1.103
74	\$1.369	\$2.880	\$0.444	\$1.103
75	\$1.369	\$3.226	\$0.752	\$1.873
76	\$1.369	\$3.634	\$0.752	\$1.873
77	\$1.369	\$3.999	\$0.752	\$1.873
78	\$1.369	\$4.358	\$0.752	\$1.873
79	\$1.369	\$4.746	\$0.752	\$1.873
80	\$1.369	\$5.186	\$1.353	\$2.060
81	\$1.369	\$5.673	\$1.353	\$2.060
82	\$1.369	\$6.224	\$1.353	\$2.060
83	\$1.369	\$6.854	\$1.353	\$2.060
84	\$1.369	\$7.577	\$1.353	\$2.060
85	\$1.369	\$8.152	\$1.353	\$2.060
86	\$1.369	\$8.807	\$1.353	\$2.060
87	\$1.369	\$9.487	\$1.353	\$2.060
88	\$1.369	\$10.148	\$1.353	\$2.060
89	\$1.369	\$10.810	\$1.353	\$2.060
90	\$1.369	\$11.508	\$1.353	\$2.060
91	\$1.369	\$12.286	\$1.353	\$2.060
92	\$1.369	\$13.146	\$1.353	\$2.060
93	\$1.369	\$14.073	\$1.353	\$2.060
94	\$1.369	\$14.994	\$1.353	\$2.060
95	\$1.369	\$15.871	\$1.353	\$2.060