

**University of Utah Group Life Insurance**  
**Underwritten by Hartford Life and Accident Insurance Company**  
**Monthly Premium Rates Effective July 1, 2021**

**Part II Basic Employee Life Insurance**  
\$.12 per \$1,000 of coverage

**Part III Basic Dependent Life Insurance**  
\$.33 per month

**Dependent Child Supplemental Term Life Insurance**  
\$.46 for coverage in the amount of \$5,000  
\$.91 for coverage in the amount of \$10,000

**Employee and/or Spouse Supplemental Term Life Insurance**  
Choose your desired coverage amount (in increments of \$5,000 - minimum \$20,000)  
Monthly premium rate per \$1,000 of coverage (*Example is for \$250,000 of coverage*):

<b>Non-tobacco User</b>		<i>Example</i>
Age	Rate	\$ 250,000
Under 30	\$ 0.033	\$8.31
30	\$ 0.040	\$9.97
31	\$ 0.040	\$9.97
32	\$ 0.040	\$9.97
33	\$ 0.040	\$9.97
34	\$ 0.040	\$9.97
35	\$ 0.053	\$13.29
36	\$ 0.053	\$13.29
37	\$ 0.053	\$13.29
38	\$ 0.053	\$13.29
39	\$ 0.053	\$13.29
40	\$ 0.060	\$14.95
41	\$ 0.060	\$14.95
42	\$ 0.060	\$14.95
43	\$ 0.060	\$14.95
44	\$ 0.062	\$15.45
45	\$ 0.086	\$21.60
46	\$ 0.090	\$22.43
47	\$ 0.090	\$22.43
48	\$ 0.090	\$22.43
49	\$ 0.100	\$24.92
50	\$ 0.118	\$29.41
51	\$ 0.136	\$34.06

		<i>Example</i>
Age	Rate	\$ 250,000
52	\$ 0.148	\$37.05
53	\$ 0.153	\$38.21
54	\$ 0.153	\$38.21
55	\$ 0.223	\$55.66
56	\$ 0.235	\$58.65
57	\$ 0.260	\$64.96
58	\$ 0.286	\$71.44
59	\$ 0.286	\$71.44
60	\$ 0.358	\$89.55
61	\$ 0.402	\$100.51
62	\$ 0.439	\$109.65
63	\$ 0.439	\$109.65
64	\$ 0.439	\$109.65
65	\$ 0.612	\$153.01
66	\$ 0.674	\$168.47
67	\$ 0.742	\$185.41
68	\$ 0.809	\$202.36
69	\$ 0.844	\$211.00
70	\$ 1.106	\$276.62
71	\$ 1.298	\$324.47
72	\$ 1.369	\$342.25
73	\$ 1.369	\$342.25

		<i>Example</i>
Age	Rate	\$ 250,000
74	\$ 1.369	\$342.25
75	\$ 1.369	\$342.25
76	\$ 1.369	\$342.25
77	\$ 1.369	\$342.25
78	\$ 1.369	\$342.25
79	\$ 1.369	\$342.25
80	\$ 1.369	\$342.25
81	\$ 1.369	\$342.25
82	\$ 1.369	\$342.25
83	\$ 1.369	\$342.25
84	\$ 1.369	\$342.25
85	\$ 1.369	\$342.25
86	\$ 1.369	\$342.25
87	\$ 1.369	\$342.25
88	\$ 1.369	\$342.25
89	\$ 1.369	\$342.25
90	\$ 1.369	\$342.25
91	\$ 1.369	\$342.25
92	\$ 1.369	\$342.25
93	\$ 1.369	\$342.25
94	\$ 1.369	\$342.25
95	\$ 1.369	\$342.25

<b>Tobacco User</b>		<i>Example</i>
Age	Rate	\$ 250,000
Under 30	\$ 0.056	\$13.96
30	\$ 0.062	\$15.45
31	\$ 0.068	\$16.95
32	\$ 0.068	\$16.95
33	\$ 0.068	\$16.95
34	\$ 0.074	\$18.61
35	\$ 0.080	\$20.10
36	\$ 0.080	\$20.10
37	\$ 0.093	\$23.26
38	\$ 0.093	\$23.26
39	\$ 0.093	\$23.26
40	\$ 0.111	\$27.75
41	\$ 0.118	\$29.41
42	\$ 0.136	\$34.06
43	\$ 0.142	\$35.55
44	\$ 0.155	\$38.71
45	\$ 0.167	\$41.70
46	\$ 0.179	\$44.86
47	\$ 0.204	\$51.00
48	\$ 0.223	\$55.66
49	\$ 0.247	\$61.80
50	\$ 0.278	\$69.61
51	\$ 0.315	\$78.75

		<i>Example</i>
Age	Rate	\$ 250,000
52	\$ 0.346	\$86.56
53	\$ 0.389	\$97.36
54	\$ 0.445	\$111.31
55	\$ 0.470	\$117.46
56	\$ 0.513	\$128.26
57	\$ 0.562	\$140.55
58	\$ 0.612	\$153.01
59	\$ 0.667	\$166.80
60	\$ 0.729	\$182.26
61	\$ 0.803	\$200.86
62	\$ 0.871	\$217.81
63	\$ 0.946	\$236.42
64	\$ 0.989	\$247.22
65	\$ 1.125	\$281.28
66	\$ 1.223	\$305.86
67	\$ 1.322	\$330.62
68	\$ 1.440	\$360.03
69	\$ 1.551	\$387.77
70	\$ 1.836	\$458.88
71	\$ 2.104	\$526.00
72	\$ 2.311	\$577.83
73	\$ 2.577	\$644.29

		<i>Example</i>
Age	Rate	\$ 250,000
74	\$ 2.880	\$720.05
75	\$ 3.226	\$806.61
76	\$ 3.634	\$908.45
77	\$ 3.999	\$999.66
78	\$ 4.358	\$1,089.38
79	\$ 4.746	\$1,186.57
80	\$ 5.186	\$1,296.39
81	\$ 5.673	\$1,418.34
82	\$ 6.224	\$1,555.90
83	\$ 6.854	\$1,713.57
84	\$ 7.577	\$1,894.33
85	\$ 8.152	\$2,038.04
86	\$ 8.807	\$2,201.85
87	\$ 9.487	\$2,371.81
88	\$ 10.148	\$2,537.12
89	\$ 10.810	\$2,702.43
90	\$ 11.508	\$2,877.05
91	\$ 12.286	\$3,071.60
92	\$ 13.146	\$3,286.42
93	\$ 14.073	\$3,518.18
94	\$ 14.994	\$3,748.45
95	\$ 15.871	\$3,967.76

To calculate premium cost: Determine the premium rate that applies to your age and tobacco use. Divide your desired coverage amount by 1,000, then multiply that number by the premium rate. *For example, assume you are age 45, do not use tobacco, and want \$150,000 of coverage. Your premium rate would be .086 per \$1,000 of desired coverage (\$.086 multiplied by 150), for a total premium of \$12.90 per month.*