

## CSU VOLUNTARY LIFE, LONG TERM DISABILITY AND AD&D INSURANCE 2022 RATES

| VOLUNTARY LIFE INSURANCE  |  |   |                               |  |
|---|--|---|-------------------------------|--|
| Age Bracket   | Employee Rate                                | Spouse/Registered Domestic Partner Rate | Coverage Amount Children Only | Monthly Amount/ Children                     |
| <25   | \$0.040                                      | \$0.032                                 | \$5,000                       | \$0.69/month                                 |
| 25-29   | \$0.040                                      | \$0.032                                 | \$10,000                      | \$1.38/month                                 |
| 30-34   | \$0.060                                      | \$0.048                                 | \$20,000                      | \$2.75/month                                 |
| 35-39   | \$0.070                                      | \$0.064                                 |                               |  |
| 40-44   | \$0.080                                      | \$0.096                                 |                               |  |
| 45-49   | \$0.120                                      | \$0.150                                 |                               |  |
| 50-54   | \$0.180                                      | \$0.230                                 |                               |  |
| 55-59   | \$0.340                                      | \$0.430                                 |                               |  |
| 60-64   | \$0.510                                      | \$0.620                                 |                               |  |
| 65-69   | \$1.020                                      | \$1.050                                 |                               |  |
| 70-74   | \$1.650                                      | \$1.570                                 |                               |  |
| 75+   | \$1.650                                      | \$2.050                                 |                               |  |
| Monthly rates based on cost per \$1,000 of coverage. Eligible employees may apply for insurance coverage for themselves and spouses/registered domestic partners in increments of \$10,000 from \$10,000 to \$200,000. Refer to The Standard website, <a href="http://www.standard.com/mybenefits/csu">www.standard.com/mybenefits/csu</a> , for increments in larger sums and specific criteria. |  |   |                               |  |
|   |  |   |                               |  |
| VOLUNTARY LONG-TERM DISABILITY  |  |   |                               |  |
| Age Bracket   | Employee Rate<br>(30-day elimination period) |   | Age Bracket                   | Employee Rate<br>(90-day elimination period) |
| 0-24  | \$0.25                                       |   | 0-24                          | \$0.10                                       |
| 25-29   | \$0.28                                       |   | 25-29                         | \$0.11                                       |
| 30-34   | \$0.30                                       |   | 30-34                         | \$0.13                                       |
| 35-39   | \$0.33                                       |   | 35-39                         | \$0.18                                       |
| 40-44   | \$0.45                                       |   | 40-44                         | \$0.23                                       |
| 45-49   | \$0.60                                       |   | 45-49                         | \$0.35                                       |
| 50-54   | \$0.73                                       |   | 50-54                         | \$0.50                                       |
| 55-59   | \$0.93                                       |   | 55-59                         | \$0.63                                       |
| 60-64   | \$0.95                                       |   | 60-64                         | \$0.67                                       |
| 65-69   | \$0.98                                       |   | 65-69                         | \$0.70                                       |
| 70+   | \$1.53                                       |   | 70+                           | \$1.13                                       |
| Monthly rates based on cost per \$100 of coverage.  |  |   |                               |  |
|   |  |   |                               |  |
| VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)   |  |   |                               |  |
| Employee Rate   |  | Employee & Dependents                   |                               |  |
| \$0.012   |  | \$0.022                                 |                               |  |
| Monthly rates based on cost per \$1,000 of coverage.  |  |   |                               |  |
| Example to calculate monthly rate: _____ (amount of coverage) ÷ \$1,000 × _____ (rate) = monthly cost   |  |   |                               |  |

Voluntary Life, Long Term Disability and AD&D insurance plans are offered by The Standard. For more information and/or to enroll, refer to The Standard website, [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu). The voluntary benefit plans are available to CSU benefits eligible employees. Premiums for voluntary benefit plans are fully paid by the employee; CSU does not contribute.