

**CSU VOLUNTARY LIFE, LONG TERM DISABILITY AND AD&D INSURANCE
2016 RATES**

VOLUNTARY LIFE INSURANCE				
Age Bracket	Employee Rate	Spouse/Registered Domestic Partner Rate	Coverage Amount Children Only	Monthly Amount/ Children
<25	\$0.06	\$0.05	\$5,000	\$0.69/month
25-29	\$0.06	\$0.05	\$10,000	\$1.38/month
30-34	\$0.08	\$0.07	\$20,000	\$2.75/month
35-39	\$0.09	\$0.09		
40-44	\$0.10	\$0.14		
45-49	\$0.18	\$0.24		
50-54	\$0.30	\$0.37		
55-59	\$0.53	\$0.64		
60-64	\$0.66	\$0.67		
65-69	\$1.27	\$1.17		
70-74	\$2.06	\$1.74		
75+	\$2.06	\$2.05		

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, www.standard.com/mybenefits/csu, for increments in larger sums and specific criteria.

VOLUNTARY LONG TERM DISABILITY				
Age Bracket	Employee Rate (30-day elimination period)		Age Bracket	Employee Rate (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
\$0.019	\$0.029

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. 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.