## CSU Voluntary Life, Long Term Disability and AD&D Insurance
### 2015 Rates

### Voluntary Life Insurance

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

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](http://www.standard.com/mybenefits/csu), for increments in larger sums and specific criteria.

### Voluntary Long Term Disability

<table>
<thead>
<tr>
<th>Age Bracket</th>
<th>Employee Rate (30-day elimination period)</th>
<th>Age Bracket</th>
<th>Employee Rate (90-day elimination period)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-24</td>
<td>$0.25</td>
<td>0-24</td>
<td>$0.10</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.28</td>
<td>25-29</td>
<td>$0.11</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.30</td>
<td>30-34</td>
<td>$0.13</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.33</td>
<td>35-39</td>
<td>$0.18</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.45</td>
<td>40-44</td>
<td>$0.23</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.60</td>
<td>45-49</td>
<td>$0.35</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.73</td>
<td>50-54</td>
<td>$0.50</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.93</td>
<td>55-59</td>
<td>$0.63</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.95</td>
<td>60-64</td>
<td>$0.67</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.98</td>
<td>65-69</td>
<td>$0.70</td>
</tr>
<tr>
<td>70+</td>
<td>$1.53</td>
<td>70+</td>
<td>$1.13</td>
</tr>
</tbody>
</table>

Monthly rates based on cost per $100 of coverage.

### Voluntary Accidental Death and Dismemberment (AD&D)

<table>
<thead>
<tr>
<th>Employee Rate</th>
<th>Employee &amp; Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.019</td>
<td>$0.029</td>
</tr>
</tbody>
</table>

Monthly rates based on cost per $1,000 of coverage.

Example to calculate monthly rate: 
\[
\text{amount of coverage} \div 1,000 \times \text{rate} = \text{monthly cost}
\]