

## RHODE ISLAND SCHOOL OF DESIGN RATES AND COST EXAMPLES

### Additional Life Insurance - Employee

Employee Age	Rate Per Month Per \$1,000
Less Than 25	\$0.045
25-29	\$0.055
30-34	\$0.070
35-39	\$0.080
40-44	\$0.090
45-49	\$0.135
50-54	\$0.200
55-59	\$0.390
60-64	\$0.600
65-69	\$1.170
70+	\$1.900
<b>Dependent Life – Spouse, Domestic Partner &amp; Children</b>	
Spouse, Domestic Partner	\$0.260
<b>Children</b>	
Children	\$0.020

### Example:

A 45-year old employee with \$50,000 in coverage will pay \$6.75 per month or \$3.12 biweekly.

Spouse/domestic partner coverage of \$25,000 will cost \$6.50 per month or \$3.00 biweekly.

\$5,000 of coverage on all dependent children will cost a total of 10 cents per month or 5 cents biweekly.