

2020 Monthly insurance premiums for active employees



Rates may vary for optional employers. Verify rates with your benefits office.

	Employee	Employee/spouse	Employee/children	Full family
Standard Plan ¹	\$0.00	\$253.36	\$143.86	\$306.56
Savings Plan ¹	\$9.70	\$77.40	\$20.48	\$113.00
TRICARE Supplement	\$62.50	\$121.50	\$121.50	\$162.50
Dental Plus	\$25.96	\$60.12	\$74.26	\$99.98
Basic Dental	\$0.00	\$7.64	\$13.72	\$21.34
State Vision Plan	\$0.00	\$11.60	\$12.46	\$18.26
Tobacco-use premium ¹	\$40.00	\$60.00	\$60.00	\$60.00

Employer contributions

	Employee	Employee/spouse	Employee/children	Full family
Health	\$402.70	\$797.68	\$618.06	\$998.72
Dental	\$13.48	\$13.48	\$13.48	\$13.48
Life	\$0.32	\$0.32	\$0.32	\$0.32
Long term disability	\$3.22	\$3.22	\$3.22	\$3.22

Life insurance monthly premium rate

Optional Life and Dependent Life-Spouse

Premiums are determined by the employee or spouse's age as of the previous December 31 and the coverage amount. Rates shown per \$10,000 of coverage. Coverage will reduce to 65 percent at age 70, 42 percent at age 75 and 31.7 percent at age 80.

Age	Rate	Age	Rate
Under 35	\$0.58	60-64	\$6.00
35-39	\$0.78	65-69	\$13.50
40-44	\$0.86	70-74	\$24.22
45-49	\$1.22	75-79	\$37.50
50-54	\$1.94	80 and over	\$62.04
55-59	\$3.36		

Dependent Life-Child

\$1.26 per month for \$15,000 of coverage; one premium provides coverage for all eligible children.

SLTD Plan monthly premium factor

Age preceding January 1	90-day waiting period	180-day waiting period
Under 31	.00065	.00052
31-40	.00090	.00070
41-50	.00179	.00136
51-60	.00361	.00277
61-65	.00434	.00333
66 and older	.00530	.00407

How to calculate SLTD monthly premium:

1. Divide gross annual salary by 12.
2. Multiply monthly salary by premium factor above.
3. Drop digits to right of two decimal places; do not round.
4. If number is even, this is the monthly premium.
5. If number is odd, add \$0.01 to determine monthly premium.

Premium Calculator Website:

www.standard.com/mybenefits/southcarolina/premium_ltd.html

¹ State Health Plan subscribers who use tobacco or cover dependents who use tobacco will pay a \$40 per month premium for subscriber-only coverage. The premium is \$60 for other levels of coverage. The premium is automatic for all State Health Plan subscribers unless the subscriber certifies no one he covers uses tobacco, or covered individuals who use tobacco have completed the Quit For Life[®] tobacco cessation program.

2020 Monthly premiums for Optional Life and Dependent Life



Optional Life insurance premiums are determined by the employee's age on the preceding December 31 and the amount of insurance selected. Premiums for Dependent Life-Spouse coverage¹ are determined by the spouse's age on the preceding December 31 and the amount of insurance selected. Premiums are the same for retirees, regardless of age or effective date.

Optional Life insurance and Dependent Life-Spouse insurance through age 69²

Coverage level	Age							
	Under 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$10,000	\$0.58	\$0.78	\$0.86	\$1.22	\$1.94	\$3.36	\$6.00	\$13.50
\$20,000	\$1.16	\$1.56	\$1.72	\$2.44	\$3.88	\$6.72	\$12.00	\$27.00
\$30,000	\$1.74	\$2.34	\$2.58	\$3.66	\$5.82	\$10.08	\$18.00	\$40.50
\$40,000	\$2.32	\$3.12	\$3.44	\$4.88	\$7.76	\$13.44	\$24.00	\$54.00
\$50,000	\$2.90	\$3.90	\$4.30	\$6.10	\$9.70	\$16.80	\$30.00	\$67.50
\$60,000	\$3.48	\$4.68	\$5.16	\$7.32	\$11.64	\$20.16	\$36.00	\$81.00
\$70,000	\$4.06	\$5.46	\$6.02	\$8.54	\$13.58	\$23.52	\$42.00	\$94.50
\$80,000	\$4.64	\$6.24	\$6.88	\$9.76	\$15.52	\$26.88	\$48.00	\$108.00
\$90,000	\$5.22	\$7.02	\$7.74	\$10.98	\$17.46	\$30.24	\$54.00	\$121.50
\$100,000	\$5.80	\$7.80	\$8.60	\$12.20	\$19.40	\$33.60	\$60.00	\$135.00
\$110,000	\$6.38	\$8.58	\$9.46	\$13.42	\$21.34	\$36.96	\$66.00	\$148.50
\$120,000	\$6.96	\$9.36	\$10.32	\$14.64	\$23.28	\$40.32	\$72.00	\$162.00
\$130,000	\$7.54	\$10.14	\$11.18	\$15.86	\$25.22	\$43.68	\$78.00	\$175.50
\$140,000	\$8.12	\$10.92	\$12.04	\$17.08	\$27.16	\$47.04	\$84.00	\$189.00
\$150,000	\$8.70	\$11.70	\$12.90	\$18.30	\$29.10	\$50.40	\$90.00	\$202.50
\$160,000	\$9.28	\$12.48	\$13.76	\$19.52	\$31.04	\$53.76	\$96.00	\$216.00
\$170,000	\$9.86	\$13.26	\$14.62	\$20.74	\$32.98	\$57.12	\$102.00	\$229.50
\$180,000	\$10.44	\$14.04	\$15.48	\$21.96	\$34.92	\$60.48	\$108.00	\$243.00
\$190,000	\$11.02	\$14.82	\$16.34	\$23.18	\$36.86	\$63.84	\$114.00	\$256.50
\$200,000	\$11.60	\$15.60	\$17.20	\$24.40	\$38.80	\$67.20	\$120.00	\$270.00
\$210,000	\$12.18	\$16.38	\$18.06	\$25.62	\$40.74	\$70.56	\$126.00	\$283.50
\$220,000	\$12.76	\$17.16	\$18.92	\$26.84	\$42.68	\$73.92	\$132.00	\$297.00
\$230,000	\$13.34	\$17.94	\$19.78	\$28.06	\$44.62	\$77.28	\$138.00	\$310.50
\$240,000	\$13.92	\$18.72	\$20.64	\$29.28	\$46.56	\$80.64	\$144.00	\$324.00
\$250,000	\$14.50	\$19.50	\$21.50	\$30.50	\$48.50	\$84.00	\$150.00	\$337.50
\$260,000	\$15.08	\$20.28	\$22.36	\$31.72	\$50.44	\$87.36	\$156.00	\$351.00
\$270,000	\$15.66	\$21.06	\$23.22	\$32.94	\$52.38	\$90.72	\$162.00	\$364.50
\$280,000	\$16.24	\$21.84	\$24.08	\$34.16	\$54.32	\$94.08	\$168.00	\$378.00
\$290,000	\$16.82	\$22.62	\$24.94	\$35.38	\$56.26	\$97.44	\$174.00	\$391.50
\$300,000	\$17.40	\$23.40	\$25.80	\$36.60	\$58.20	\$100.80	\$180.00	\$405.00

¹ Dependent Life-Spouse insurance cannot exceed 50 percent of the employee's Optional Life insurance or \$100,000, whichever is less.

² Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance through age 69³

Coverage level	Age							
	Under 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$310,000	\$17.98	\$24.18	\$26.66	\$37.82	\$60.14	\$104.16	\$186.00	\$418.50
\$320,000	\$18.56	\$24.96	\$27.52	\$39.04	\$62.08	\$107.52	\$192.00	\$432.00
\$330,000	\$19.14	\$25.74	\$28.38	\$40.26	\$64.02	\$110.88	\$198.00	\$445.50
\$340,000	\$19.72	\$26.52	\$29.24	\$41.48	\$65.96	\$114.24	\$204.00	\$459.00
\$350,000	\$20.30	\$27.30	\$30.10	\$42.70	\$67.90	\$117.60	\$210.00	\$472.50
\$360,000	\$20.88	\$28.08	\$30.96	\$43.92	\$69.84	\$120.96	\$216.00	\$486.00
\$370,000	\$21.46	\$28.86	\$31.82	\$45.14	\$71.78	\$124.32	\$222.00	\$499.50
\$380,000	\$22.04	\$29.64	\$32.68	\$46.36	\$73.72	\$127.68	\$228.00	\$513.00
\$390,000	\$22.62	\$30.42	\$33.54	\$47.58	\$75.66	\$131.04	\$234.00	\$526.50
\$400,000	\$23.20	\$31.20	\$34.40	\$48.80	\$77.60	\$134.40	\$240.00	\$540.00
\$410,000	\$23.78	\$31.98	\$35.26	\$50.02	\$79.54	\$137.76	\$246.00	\$553.50
\$420,000	\$24.36	\$32.76	\$36.12	\$51.24	\$81.48	\$141.12	\$252.00	\$567.00
\$430,000	\$24.94	\$33.54	\$36.98	\$52.46	\$83.42	\$144.48	\$258.00	\$580.50
\$440,000	\$25.52	\$34.32	\$37.84	\$53.68	\$85.36	\$147.84	\$264.00	\$594.00
\$450,000	\$26.10	\$35.10	\$38.70	\$54.90	\$87.30	\$151.20	\$270.00	\$607.50
\$460,000	\$26.68	\$35.88	\$39.56	\$56.12	\$89.24	\$154.56	\$276.00	\$621.00
\$470,000	\$27.26	\$36.66	\$40.42	\$57.34	\$91.18	\$157.92	\$282.00	\$634.50
\$480,000	\$27.84	\$37.44	\$41.28	\$58.56	\$93.12	\$161.28	\$288.00	\$648.00
\$490,000	\$28.42	\$38.22	\$42.14	\$59.78	\$95.06	\$164.64	\$294.00	\$661.50
\$500,000	\$29.00	\$39.00	\$43.00	\$61.00	\$97.00	\$168.00	\$300.00	\$675.00

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older 69³

Retiree coverage ends at age 75. For subscribers who retired on or after January 1, 1994, up to December 31, 1998, coverage terminates at age 70, with an option to convert the coverage at that time. Coverage will reduce to 65 percent at age 70, 42 percent at age 75 and 31.7 percent at age 80.

Initial coverage level	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
\$10,000	\$6,500	\$15.74	\$4,200	\$15.76	\$3,170	\$19.68
\$20,000	\$13,000	\$31.50	\$8,400	\$31.50	\$6,340	\$39.34
\$30,000	\$19,500	\$47.24	\$12,600	\$47.26	\$9,510	\$59.00
\$40,000	\$26,000	\$62.98	\$16,800	\$63.00	\$12,680	\$78.68
\$50,000	\$32,500	\$78.72	\$21,000	\$78.76	\$15,850	\$98.34
\$60,000	\$39,000	\$94.46	\$25,200	\$94.50	\$19,020	\$118.00
\$70,000	\$45,500	\$110.20	\$29,400	\$110.26	\$22,190	\$137.68
\$80,000	\$52,000	\$125.94	\$33,600	\$126.00	\$25,360	\$157.34
\$90,000	\$58,500	\$141.70	\$37,800	\$141.76	\$28,530	\$177.00
\$100,000	\$65,000	\$157.44	\$42,000	\$157.50	\$31,700	\$196.68

³ Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

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Initial coverage level	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
\$110,000	\$71,500	\$173.18	\$46,200	\$173.26	\$34,870	\$216.34
\$120,000	\$78,000	\$188.92	\$50,400	\$189.00	\$38,040	\$236.00
\$130,000	\$84,500	\$204.66	\$54,600	\$204.76	\$41,210	\$255.68
\$140,000	\$91,000	\$220.40	\$58,800	\$220.50	\$44,380	\$275.34
\$150,000	\$97,500	\$236.16	\$63,000	\$236.26	\$47,550	\$295.00
\$160,000	\$104,000	\$251.90	\$67,200	\$252.00	\$50,720	\$314.68
\$170,000	\$110,500	\$267.64	\$71,400	\$267.76	\$53,890	\$334.34
\$180,000	\$117,000	\$283.38	\$75,600	\$283.50	\$57,060	\$354.00
\$190,000	\$123,500	\$299.12	\$79,800	\$299.26	\$60,230	\$373.68
\$200,000	\$130,000	\$314.86	\$84,000	\$315.00	\$63,400	\$393.34
\$210,000	\$136,500	\$330.60	\$88,200	\$330.76	\$66,570	\$413.00
\$220,000	\$143,000	\$346.36	\$92,400	\$346.50	\$69,740	\$432.68
\$230,000	\$149,500	\$362.10	\$96,600	\$362.26	\$72,910	\$452.34
\$240,000	\$156,000	\$377.84	\$100,800	\$378.00	\$76,080	\$472.00
\$250,000	\$162,500	\$393.58	\$105,000	\$393.76	\$79,250	\$491.68
\$260,000	\$169,000	\$409.32	\$109,200	\$409.50	\$82,420	\$511.34
\$270,000	\$175,500	\$425.06	\$113,400	\$425.26	\$85,590	\$531.00
\$280,000	\$182,000	\$440.80	\$117,600	\$441.00	\$88,760	\$550.68
\$290,000	\$188,500	\$456.56	\$121,800	\$456.76	\$91,930	\$570.34
\$300,000	\$195,000	\$472.30	\$126,000	\$472.50	\$95,100	\$590.00
\$310,000	\$201,500	\$488.04	\$130,200	\$488.26	\$98,270	\$609.68
\$320,000	\$208,000	\$503.78	\$134,400	\$504.00	\$101,440	\$629.34
\$330,000	\$214,500	\$519.52	\$138,600	\$519.76	\$104,610	\$649.00
\$340,000	\$221,000	\$535.26	\$142,800	\$535.50	\$107,780	\$668.68
\$350,000	\$227,500	\$551.02	\$147,000	\$551.26	\$110,950	\$688.34
\$360,000	\$234,000	\$566.76	\$151,200	\$567.00	\$114,120	\$708.00
\$370,000	\$240,500	\$582.50	\$155,400	\$582.76	\$117,290	\$727.68
\$380,000	\$247,000	\$598.24	\$159,600	\$598.50	\$120,460	\$747.34
\$390,000	\$253,500	\$613.98	\$163,800	\$614.26	\$123,630	\$767.00
\$400,000	\$260,000	\$629.72	\$168,000	\$630.00	\$126,800	\$786.68
\$410,000	\$266,500	\$645.46	\$172,200	\$645.76	\$129,970	\$806.34
\$420,000	\$273,000	\$661.22	\$176,400	\$661.50	\$133,140	\$826.00
\$430,000	\$279,500	\$676.96	\$180,600	\$677.26	\$136,310	\$845.68
\$440,000	\$286,000	\$692.70	\$184,800	\$693.00	\$139,480	\$865.34
\$450,000	\$292,500	\$708.44	\$189,000	\$708.76	\$142,650	\$885.00

³ Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Optional Life insurance and Dependent Life-Spouse insurance ages 70 and older 69⁴

Retiree coverage ends at age 75. For subscribers who retired on or after January 1, 1994, up to December 31, 1998, coverage terminates at age 70, with an option to convert the coverage at that time. Coverage will reduce to 65 percent at age 70, 42 percent at age 75 and 31.7 percent at age 80.

Initial coverage level	65% coverage	Ages 70-74	42% coverage	Ages 75-79	31.7% coverage	Ages 80 and older
\$460,000	\$299,000	\$724.18	\$193,200	\$724.50	\$145,820	\$904.68
\$470,000	\$305,500	\$739.92	\$197,400	\$740.26	\$148,990	\$924.34
\$480,000	\$312,000	\$755.66	\$201,600	\$756.00	\$152,160	\$944.00
\$490,000	\$318,500	\$771.42	\$205,800	\$771.76	\$155,330	\$963.68
\$500,000	\$325,000	\$787.16	\$210,000	\$787.50	\$158,500	\$983.34

⁴ Premium includes Accidental Death and Dismemberment (AD&D) coverage equal to life insurance coverage for active employees and covered spouses of active employees.

Dependent Life-Child insurance

The monthly premium for Dependent Life-Child insurance is \$1.26, regardless of the number of children covered.