

For ACTIVE benefit-eligible State of Delaware and Delaware Solid Waste Authority (DSWA) employees



State Group Universal Life (GUL) Insurance & Accidental Death and Dismemberment (AD&D) Monthly Premium Rates Effective July 1, 2025

<u>Age</u>	<u>Rate/\$1,000</u>	<u>Age</u>	<u>Rate/\$1,000</u>
Under 30	\$0.047	87	\$4.905
30-34	\$0.055	88	\$5.261
35-39	\$0.073	89	\$5.650
40-44	\$0.091	90	\$6.066
45-49	\$0.135	91	\$6.553
50-54	\$0.233	92	\$7.093
55-59	\$0.366	93	\$7.739
60-64	\$0.569	94	\$8.492
65-69	\$0.994	95	\$9.679
70-74	\$1.762	96	\$11.627
75-79	\$2.728	97	\$14.974
80-84	\$4.181	98	\$20.669
85	\$4.269	99	\$22.200
86	\$4.569		

**Dependent Term Life Insurance Monthly Premium Rates
Effective July 1, 2025**

Dependent Term Life coverage is available for purchase by employees enrolled in the GUL program. Employees may purchase spouse only coverage, child(ren) only coverage or spouse and child(ren) coverage.

<u>Dependent Coverage Options</u>	<u>Coverage Amount</u>	<u>Rate /Month</u>
Spouse	\$10,000	\$3.45
Child(ren)	\$10,000	\$1.30
Spouse & Child(ren)	\$10,000 & \$10,000	\$4.75
Spouse	\$20,000	\$7.90
Child(ren)	\$20,000	\$2.60
Spouse & Child(ren)	\$20,000 & \$20,000	\$10.50
Spouse & Child(ren)	\$20,000 & \$10,000	\$9.20
Spouse & Child(ren)	\$10,000 & \$20,000	\$6.05

IMPORTANT: For employees enrolled in the GUL and terminating/retiring, rates may differ. Refer to rates for **Terminated/Retired Employees** for further details. Continuation options are based on original date of hire with the State or DSWA.