

**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, 2026**

Age	Rate/\$1,000	Age	Rate/\$1,000
<b>Under 30</b>	\$0.042	<b>87</b>	\$4.022
<b>30-34</b>	\$0.049	<b>88</b>	\$4.314
<b>35-39</b>	\$0.063	<b>89</b>	\$4.633
<b>40-44</b>	\$0.078	<b>90</b>	\$4.974
<b>45-49</b>	\$0.114	<b>91</b>	\$5.373
<b>50-54</b>	\$0.195	<b>92</b>	\$5.816
<b>55-59</b>	\$0.304	<b>93</b>	\$6.346
<b>60-64</b>	\$0.470	<b>94</b>	\$6.963
<b>65-69</b>	\$0.819	<b>95</b>	\$7.937
<b>70-74</b>	\$1.445	<b>96</b>	\$9.534
<b>75-79</b>	\$2.237	<b>97</b>	\$12.279
<b>80-84</b>	\$3.428	<b>98</b>	\$16.949
<b>85</b>	\$3.501	<b>99</b>	\$18.204
<b>86</b>	\$3.747		

**Spouse Term Life Insurance and AD&D Monthly Premium Rates**  
**Effective July 1, 2026**

Age	Rate/\$1,000
<b>Under 30</b>	\$0.080
<b>30-34</b>	\$0.103
<b>35-39</b>	\$0.113
<b>40-44</b>	\$0.123
<b>45-49</b>	\$0.175
<b>50-54</b>	\$0.257
<b>55-59</b>	\$0.464
<b>60-64</b>	\$0.701
<b>65-69</b>	\$1.330
<b>70-74</b>	\$2.125
<b>75-79</b>	\$3.446
<b>80-84</b>	\$5.591
<b>85-89</b>	\$9.068
<b>90-94</b>	\$14.680
<b>95+</b>	\$23.862

**Child Term Life Insurance and AD&D Monthly Premium Rates**  
**Effective July 1, 2026**

Coverage Amount	Rate/Month
\$10,000	\$1.50
\$20,000	\$3.00

**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.