



## State Group Universal (GUL) & Accidental Death and Dismemberment (AD&D) Monthly Premium Rates

**Important:** Access GUL plan information, forms, plan rates and more on the Statewide Benefits Office (SBO) website at [de.gov/statewidebenefits](http://de.gov/statewidebenefits) (Select your group, then choose Life Insurance).

For more information regarding the portability or conversion provisions, please contact Securian Financial directly at 1-877-215-1489 or by email at [lifebenefits@securian.com](mailto:lifebenefits@securian.com).

### Active State of Delaware and Delaware Solid Waste Authority (DSWA) Employees:

#### Monthly “Active” GUL & AD&D Rates Effective July 1, 2024

<u>Age</u>	<u>Rate/\$1,000</u>	<u>Age</u>	<u>Rate/\$1,000</u>
Under 30	\$0.052	87	\$5.450
30-34	\$0.061	88	\$5.845
35-39	\$0.081	89	\$6.278
40-44	\$0.101	90	\$6.740
45-49	\$0.150	91	\$7.281
50-54	\$0.259	92	\$7.881
55-59	\$0.406	93	\$8.599
60-64	\$0.632	94	\$9.436
65-69	\$1.104	95	\$10.754
70-74	\$1.958	96	\$12.919
75-79	\$3.031	97	\$16.638
80-84	\$4.645	98	\$22.965
85	\$4.743	99	\$24.667
86	\$5.077		

**Active State of Delaware and  
Delaware Solid Waste Authority (DSWA) Employees (Continued):**

**Monthly “Active” Dependent Term Life Rates Effective July 1, 2024**

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.

<b>Dependent Coverage Options</b>	<b>Coverage Amount</b>	<b>Rate /Month</b>
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

**No Longer Employed in an Active Benefit Eligible Position –  
Continuation Options (Portability/Conversion):**

**Hired prior to July 1, 2015**

**Portability** – If you leave or retire from a benefit eligible active position, you will be able to port (take with you) 50 percent of your GUL coverage amount at a group rate and all Dependent Term Life coverage in effect as of your last day of employment. NOTE: Premiums may be higher than those paid by active employees.

**Monthly “Ported” GUL & AD&D Rates Effective July 1, 2024**

<u>Age</u>	<u>Rate/\$1,000</u>	<u>Age</u>	<u>Rate/\$1,000</u>
Under 30	\$0.056	87	\$6.201
30-34	\$0.067	88	\$6.649
35-39	\$0.089	89	\$7.141
40-44	\$0.111	90	\$7.667
45-49	\$0.168	91	\$8.282
50-54	\$0.291	92	\$8.966
55-59	\$0.459	93	\$9.783
60-64	\$0.716	94	\$10.734
65-69	\$1.254	95	\$12.234
70-74	\$2.227	96	\$14.697
75-79	\$3.447	97	\$18.927
80-84	\$5.284	98	\$26.124
85	\$5.395	99	\$28.061
86	\$5.776		

**Monthly “Ported” Dependent Term Life Rates Effective July 1, 2024**

<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

**Conversion** – You may convert the remaining 50 percent of your GUL coverage amount (based on attained age) into an individual policy, if applied for within 30 days of employment termination or retirement from a benefit eligible position. Dependent Term Life can be converted to

individual policies within 30 days of eligibility expiration or upon the approval of premium waiver for the employee. Converted rates are higher than ported rates.

**No Longer Employed in an Active Benefit Eligible Position –  
Continuation Options (Portability/Conversion):**

***Hired on or after July 1, 2015***

**Portability** – If you leave or retire from a benefit eligible active position, you will be able to port (take with you) 100 percent of your GUL coverage amount and all Dependent Term Life coverage in effect as of your last day of employment. Premiums are based on the vendor's (Securian's) pooled rates which will be higher than those paid by active employees.

**Conversion** – You can also convert 100 percent of your GUL coverage (based on attained age) into an individual policy if applied for within 30 days of employment termination or retirement from a benefit eligible position. Dependent Term Life can be converted to individual policies once eligibility expires or upon the approval of premium waiver for the employee. Converted rates are higher than ported rates.

**For all premium rate information, you must contact Securian Financial by phone at 1-877-215-1489 or by email at [lifebenefits@securian.com](mailto:lifebenefits@securian.com).**