



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

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

#### Monthly “Active” GUL & AD&D 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		

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

**Monthly “Active” Dependent Term Life 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.

<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):**

**Important:** For information regarding 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).

**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, 2025**

<u>Age</u>	<u>Rate/\$1,000</u>	<u>Age</u>	<u>Rate/\$1,000</u>
Under 30	\$0.054	87	\$6.201
30-34	\$0.065	88	\$6.649
35-39	\$0.087	89	\$7.141
40-44	\$0.109	90	\$7.667
45-49	\$0.166	91	\$8.282
50-54	\$0.289	92	\$8.966
55-59	\$0.457	93	\$9.783
60-64	\$0.714	94	\$10.734
65-69	\$1.252	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, 2025**

<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 31 days of employment termination or retirement from a benefit eligible position. Dependent Term Life can be converted to individual policies within 31 days of eligibility expiration or upon the approval of premium waiver for the employee. Converted rates are higher than ported rates.

### **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 31 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).**