



AUPE STV Monthly Benefit Premium Rate Sheet

April 1, 2026

	Benefit	Age Limit	Coverage	Employee Share		Employer Share		Total Monthly Premium			
MANDATORY BENEFITS	Supplementary Health	none	Single	\$18.12		\$54.35		\$72.47			
			Family	\$45.27		\$135.81		\$181.08			
	Emergency Travel Under Age 70 (added to Supplementary Health rate in e-P)	age 70	Single	\$0.23		\$0.68		\$0.91			
			Family	\$0.57		\$1.72		\$2.29			
	Dental	none	Single	\$12.09		\$36.29		\$48.38			
			Family	\$30.41		\$91.23		\$121.64			
	Basic Life (2x annual salary)	age 80	per \$1,000 of benefit	\$0.0357		\$0.1073		\$0.1430			
	Basic AD&D (2x annual salary)	age 80	per \$1,000 of benefit	\$0.0032		\$0.0098		\$0.0130			
	Short-Term Disability	age 65	% of basic monthly salary	0.3035%		0.9105%		1.2140%			
	Long-Term Disability	age 65	% of basic monthly salary	0.9975%		2.9925%		3.9900%			
VOLUNTARY BENEFITS	Additional Basic Life (2x annual salary)	age 80	per \$1,000 of benefit	\$0.0357		\$0.1073		\$0.1430			
	Additional Basic AD&D (2x annual salary)	age 80	per \$1,000 of benefit	\$0.0032		\$0.0098		\$0.0130			
	Optional Dependent Life (\$10,000 spouse; \$5,000/child)	age 70	per benefit	\$3.93		N/A		\$3.93			
	Optional AD&D (\$350,000 maximum)	none	Employee only - per \$10,000 of benefit	\$0.315		N/A		\$0.315			
			Family - per \$10,000 of benefit	\$0.450		N/A		\$0.450			
	Optional Employee/Spousal Life (\$500,000 maximum)	age 70	per \$10,000 of benefit	Gender X Non-Smoker	Female Non-Smoker	Male Non-Smoker	Gender X Smoker	Female Smoker	Male Smoker		
				Optional Employee/Spousal Life premiums are 100% employee paid							
				Up to 34 years	\$0.41	\$0.39	\$0.49	\$0.62	\$0.59	\$0.78	
				35-39 years	\$0.49	\$0.49	\$0.50	\$0.82	\$0.78	\$1.07	
				40-44 years	\$0.70	\$0.69	\$0.78	\$1.23	\$1.17	\$1.56	
45-49 years				\$1.21	\$1.17	\$1.46	\$2.16	\$2.04	\$2.81		
50-54 years				\$2.01	\$1.94	\$2.43	\$3.43	\$3.20	\$4.75		
55-59 years				\$3.31	\$3.11	\$4.45	\$5.36	\$4.85	\$8.24		
60-64 years	\$4.31	\$3.98	\$6.20	\$6.55	\$5.82	\$10.66					
65-69 years	\$6.33	\$5.89	\$8.80	\$8.75	\$7.81	\$14.04					