

Oneida Nation Enterprises

Effective 2023

UNUM Supplemental Life Insurance Rates

Election Amounts										
Spousal Evidence of Insurability Required										
Employee's Age	Spouse Only \$12,500.00		Spouse Only \$25,000.00		Spouse Only \$37,500.00		Spouse Only \$50,000.00		Spouse Only \$62,500.00	
	\$75,000.00		\$100,000.00		Employee Evidence of Insurability Required \$125,000.00		\$150,000.00			
Less than 25	0.29	0.58	0.87	1.15	1.44	1.73	2.31	2.88	3.46	
25-29	0.35	0.69	1.04	1.38	1.73	2.08	2.77	3.46	4.15	
30-34	0.46	0.92	1.38	1.85	2.31	2.77	3.69	4.62	5.54	
35-39	0.52	1.04	1.56	2.08	2.60	3.12	4.15	5.19	6.23	
40-44	0.58	1.15	1.73	2.31	2.88	3.46	4.62	5.77	6.92	
45-49	0.98	1.96	2.94	3.92	4.90	5.88	7.85	9.81	11.77	
50-54	1.85	3.69	5.54	7.38	9.23	11.08	14.77	18.46	22.15	
55-59	3.06	6.12	9.17	12.23	15.29	18.35	24.46	30.58	36.69	
60-64	4.44	8.88	13.33	17.77	22.21	26.65	35.54	44.42	53.31	
65-69	7.62	15.23	22.85	30.46	38.08	45.69	60.92	76.15	91.38	
70-74	11.88	23.77	35.65	47.54	59.42	71.31	95.08	118.85	142.62	
75+	20.88	41.77	62.65	83.54	104.42	125.31	167.08	208.85	250.62	

Child(ren) Coverage	Total Premium
\$2,500.00	\$0.12
\$4,000.00	\$0.18
\$5,000.00	\$0.23
\$10,000.00	\$0.46

Unum Long Term Disability
LTD Rate per \$100.00 of covered monthly payroll for 5 year plan: \$0.65
LTD Rate per \$100.00 of covered monthly payroll for age 65 plan: \$0.783

All Premiums Are Calculated By Employee's Age, Not Spouse

To find your premium, locate your age in the left hand column, and follow it over to the column with the amount of insurance you select for you and your spouse