

**Supplemental Life Insurance, Dependent Life Insurance, & Supplemental Long-Term Disability  
2023 Monthly Employee Contributions**

<b>Supplemental Life &amp; Spouse Dependent Life Insurance:</b>		
<b>Age*</b>	<b>Supplemental Life Monthly Rate/\$1,000 of Coverage</b>	<b>Spouse Life Monthly Rate/\$1,000 Of Coverage</b>
Less than 30	\$0.032	\$0.022
30 to 34	\$0.033	\$0.023
35 to 39	\$0.039	\$0.029
40 to 44	\$0.055	\$0.045
45 to 49	\$0.075	\$0.065
50 to 54	\$0.120	\$0.110
55 to 59	\$0.195	\$0.185
60 to 64	\$0.300	\$0.290
65 to 69	\$0.470	\$0.460
70 to 74	\$0.720	\$0.710
75 & older	\$1.050	\$1.040
*Spouse Dependent Life cost is based on the spouse's age.		
<p><b>For example:</b> If you are age 33 with an annual salary of \$45,000 and you elect 2 x annual salary (Supplemental Life: \$90,000 = multiplier of 90), your monthly cost will be calculated as follows: <math>90 \times \\$0.033 = \\$2.97</math> per month.</p>		

<b>Child Dependent Life Insurance:</b>	
<b>Benefit Amount:</b>	<b>Monthly Employee Cost:</b>
\$5,000	\$0.25
\$10,000	\$0.50
Monthly employee cost is the same, regardless of the number of children you cover.	

<b>Supplemental Long Term Disability Insurance*:</b>
Buy-up LTD monthly employee cost on salary over \$150,000: \$0.870 per \$100 of benefit.
<i>*Applies only to employees earning at least \$150,000/year. Employee is automatically enrolled.</i>
<p><b>For example:</b> If your annual salary is \$175,000, the first \$150,000 is fully paid for by Yale University. Cost for additional coverage: <math>\\$175,000 - \\$150,000 = \\$25,000 / 12 \text{ months} = \\$2,083.33 \times 60\%</math> (LTD benefit) = <math>\\$1,250 / 100 = 12.50 \times \\$0.87 = \\$10.88 / \text{month}</math> cost to employee.</p>