

DEPENDENT LIFE WORKSHEET

2023 Monthly Dependent Life Insurance Rates

Coverage Level	Dependent Life Cost Calculator
Spouse/Domestic Partner Life (\$25K, \$50K, \$75K or \$100K)	To calculate your cost per month for Spouse/Domestic Partner Life Insurance: \$ _____ ÷ 1,000 = _____ (units) (amount of coverage \$25K, \$50K, \$75K or \$100K) x _____ (monthly rate based on age – see Supplemental Life Rates chart on www.OceanSprayBenefits.com) = \$ _____ (cost per month) For example, if your spouse is 36 years old and wants to purchase \$50,000 in coverage, here's how you would calculate your monthly cost: \$50,000 ÷ 1,000 = 50 » 50 x \$0.069 = \$3.45 » Your monthly rate would be \$3.45.
Child Life (\$5,000 maximum coverage per child over 6 months)	\$0.06 per \$1,000 of coverage