

Monthly premium rates

The following are the monthly premium rates for each \$25,000 unit of coverage. The maximum coverage available is \$250,000 for CUPW members and their spouses. Premiums are based on the age, gender and smoking status of the applicant. Coverage terminates at age 70.

Protect yourself with CUPW Optional Life Insurance

Male, non-smoker

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Under 40	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	\$23.00
40-44	\$3.35	\$6.70	\$10.05	\$13.40	\$16.75	\$20.10	\$23.45	\$26.80	\$30.15	\$33.50
45-49	\$6.55	\$13.10	\$19.65	\$26.20	\$32.75	\$39.30	\$45.85	\$52.40	\$58.95	\$65.50
50-54	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00	\$80.50	\$92.00	\$103.50	\$115.00
55-59	\$21.00	\$42.00	\$63.00	\$84.00	\$105.00	\$126.00	\$147.00	\$168.00	\$189.00	\$210.00
60-64	\$30.50	\$61.00	\$91.50	\$122.00	\$152.50	\$183.00	\$213.50	\$244.00	\$274.50	\$305.00
65-70	\$44.68	\$89.36	\$134.04	\$178.72	\$223.40	\$268.08	-	-	-	-

Male, smoker

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Under 40	\$4.40	\$8.80	\$13.20	\$17.60	\$22.00	\$26.40	\$30.80	\$35.20	\$39.60	\$44.00
40-44	\$7.25	\$14.50	\$21.75	\$29.00	\$36.25	\$43.50	\$50.75	\$58.00	\$65.25	\$72.50
45-49	\$13.20	\$26.40	\$39.60	\$52.80	\$66.00	\$79.20	\$92.40	\$105.60	\$118.80	\$132.00
50-54	\$23.05	\$46.10	\$69.15	\$92.20	\$115.25	\$138.30	\$161.35	\$184.40	\$207.45	\$230.50
55-59	\$38.75	\$77.50	\$116.25	\$155.00	\$193.75	\$232.50	\$271.25	\$310.00	\$348.75	\$387.50
60-64	\$53.15	\$106.30	\$159.45	\$212.60	\$265.75	\$318.90	\$372.05	\$425.20	\$478.35	\$531.50
65-70	\$87.23	\$174.46	\$261.69	\$348.92	\$436.15	\$523.38	-	-	-	-

Female, non-smoker

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Under 40	\$1.95	\$3.90	\$5.85	\$7.80	\$9.75	\$11.70	\$13.65	\$15.60	\$17.55	\$19.50
40-44	\$3.35	\$6.70	\$10.05	\$13.40	\$16.75	\$20.10	\$23.45	\$26.80	\$30.15	\$33.50
45-49	\$5.85	\$11.70	\$17.55	\$23.40	\$29.25	\$35.10	\$40.95	\$46.80	\$52.65	\$58.50
50-54	\$9.35	\$18.70	\$28.05	\$37.40	\$46.75	\$56.10	\$65.45	\$74.80	\$84.15	\$93.50
55-59	\$14.95	\$29.90	\$44.85	\$59.80	\$74.75	\$89.70	\$104.65	\$119.60	\$134.55	\$149.50
60-64	\$19.85	\$39.70	\$59.55	\$79.40	\$99.25	\$119.10	\$138.95	\$158.80	\$178.65	\$198.50
65-70	\$28.40	\$56.80	\$85.20	\$113.60	\$142.00	\$170.40	-	-	-	-

Female, smoker

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Under 40	\$3.65	\$7.30	\$10.95	\$14.60	\$18.25	\$21.90	\$25.55	\$29.20	\$32.85	\$36.50
40-44	\$5.10	\$10.20	\$15.30	\$20.40	\$25.50	\$30.60	\$35.70	\$40.80	\$45.90	\$51.00
45-49	\$9.35	\$18.70	\$28.05	\$37.40	\$46.75	\$56.10	\$65.45	\$74.80	\$84.15	\$93.50
50-54	\$15.35	\$30.70	\$46.05	\$61.40	\$76.75	\$92.10	\$107.45	\$122.80	\$138.15	\$153.50
55-59	\$23.10	\$46.20	\$69.30	\$92.40	\$115.50	\$138.60	\$161.70	\$184.80	\$207.90	\$231.00
60-64	\$29.70	\$59.40	\$89.10	\$118.80	\$148.50	\$178.20	\$207.90	\$237.60	\$267.30	\$297.00
65-70	\$46.20	\$92.40	\$138.60	\$184.80	\$231.00	\$277.20	-	-	-	-