

For funded eligible employees, the premium shown for a \$25,000 benefit will be paid for by VTS.

Example for employee purchasing additional coverage: 45 year old, non-tobacco employee selecting \$100,000 policy:

\$49.20 (premium of total policy) - \$13.82 (funded premium) = \$35.38 bi-weekly payroll deduction

Non-Tobacco					
Face Value	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
Ages	Funded Premium ¹	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium
18	\$6.08	\$10.18	\$14.28	\$18.40	\$26.60
19	\$6.14	\$10.32	\$14.48	\$18.66	\$27.00
20	\$6.26	\$10.54	\$14.84	\$19.12	\$27.70
21	\$6.38	\$10.80	\$15.22	\$19.62	\$28.46
22	\$6.50	\$11.02	\$15.56	\$20.08	\$29.14
23	\$6.60	\$11.22	\$15.84	\$20.48	\$29.72
24	\$6.56	\$11.14	\$15.72	\$20.32	\$29.48
25	\$6.68	\$11.40	\$16.10	\$20.82	\$30.24
26	\$6.76	\$11.54	\$16.34	\$21.12	\$30.70
27	\$6.94	\$11.90	\$16.86	\$21.82	\$31.74
28	\$7.06	\$12.16	\$17.26	\$22.36	\$32.54
29	\$7.20	\$12.42	\$17.64	\$22.86	\$33.30
30	\$7.52	\$13.06	\$18.62	\$24.16	\$35.26
31	\$7.78	\$13.58	\$19.40	\$25.20	\$36.82
32	\$7.98	\$14.00	\$20.02	\$26.04	\$38.08
33	\$8.22	\$14.48	\$20.74	\$27.00	\$39.52
34	\$8.46	\$14.94	\$21.42	\$27.90	\$40.86
35	\$8.86	\$15.76	\$22.66	\$29.54	\$43.34
36	\$9.22	\$16.48	\$23.72	\$30.98	\$45.48
37	\$9.52	\$17.06	\$24.62	\$32.16	\$47.26
38	\$10.00	\$18.02	\$26.06	\$34.08	\$50.14
39	\$10.42	\$18.88	\$27.32	\$35.78	\$52.68
40	\$10.90	\$19.74	\$28.60	\$37.46	\$55.18
41	\$11.44	\$20.84	\$30.24	\$39.66	\$58.46
42	\$11.94	\$21.86	\$31.78	\$41.70	\$61.52
43	\$12.52	\$23.02	\$33.50	\$44.00	\$64.98
44	\$13.16	\$24.28	\$35.42	\$46.54	\$68.78
45	\$13.82	\$25.62	\$37.40	\$49.20	\$72.76
46	\$14.46	\$26.88	\$39.30	\$51.72	\$76.58
47	\$15.04	\$28.06	\$41.06	\$54.08	\$80.10
48	\$15.74	\$29.46	\$43.18	\$56.88	\$84.30
49	\$16.48	\$30.92	\$45.36	\$59.80	\$88.70
50	\$17.24	\$32.44	\$47.64	\$62.84	\$93.24
51	\$18.18	\$34.32	\$50.46	\$66.62	\$98.90
52	\$19.14	\$36.24	\$53.36	\$70.46	\$104.68
53	\$20.18	\$38.32	\$56.46	\$74.62	\$110.90
54	\$21.46	\$40.90	\$60.34	\$79.76	\$118.64
55	\$22.80	\$43.56	\$64.32	\$85.08	\$126.60
56	\$24.24	\$46.46	\$68.68	\$90.88	\$135.30
57	\$25.80	\$49.58	\$73.34	\$97.12	\$144.66
58	\$27.20	\$52.38	\$77.56	\$102.72	\$153.08
59	\$28.88	\$55.72	\$82.58	\$109.42	\$163.12
60	\$30.54	\$59.06	\$87.56	\$116.08	\$173.10
61	\$32.48	\$62.94	\$93.40	\$123.84	\$184.74
62	\$34.74	\$67.44	\$100.14	\$132.84	\$198.24
63	\$37.08	\$72.14	\$107.18	\$142.22	\$212.32
64	\$39.66	\$77.26	\$114.88	\$152.50	\$227.72
65	\$60.84	\$119.64	\$178.44	\$237.22	\$354.82
66	\$66.02	\$130.00	\$193.98	\$257.96	\$385.92
67	\$71.10	\$140.16	\$209.20	\$278.26	\$416.38
68	\$76.84	\$151.64	\$226.44	\$301.22	\$450.82
69	\$83.20	\$164.38	\$245.56	\$326.72	\$489.08
70	\$89.20	\$176.38	\$263.56	\$350.72	\$525.08

Tobacco					
Face Value	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
Ages	Funded Premium ¹	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium
18	\$8.02	\$14.08	\$20.14	\$26.20	\$38.32
19	\$8.10	\$14.22	\$20.34	\$26.48	\$38.72
20	\$8.06	\$14.14	\$20.22	\$26.32	\$38.48
21	\$8.18	\$14.40	\$20.60	\$26.82	\$39.24
22	\$8.32	\$14.68	\$21.04	\$27.40	\$40.10
23	\$8.48	\$14.98	\$21.48	\$27.98	\$40.98
24	\$8.64	\$15.30	\$21.96	\$28.62	\$41.96
25	\$8.74	\$15.50	\$22.28	\$29.04	\$42.58
26	\$8.94	\$15.90	\$22.86	\$29.82	\$43.74
27	\$9.20	\$16.42	\$23.64	\$30.86	\$45.30
28	\$9.36	\$16.76	\$24.16	\$31.54	\$46.34
29	\$9.58	\$17.18	\$24.78	\$32.40	\$47.60
30	\$10.00	\$18.04	\$26.08	\$34.12	\$50.20
31	\$10.42	\$18.86	\$27.30	\$35.74	\$52.62
32	\$10.74	\$19.52	\$28.30	\$37.08	\$54.64
33	\$11.06	\$20.14	\$29.22	\$38.32	\$56.48
34	\$11.48	\$20.98	\$30.50	\$40.00	\$59.02
35	\$11.96	\$21.94	\$31.92	\$41.90	\$61.86
36	\$12.54	\$23.10	\$33.68	\$44.24	\$65.38
37	\$13.26	\$24.54	\$35.84	\$47.12	\$69.70
38	\$13.98	\$25.98	\$37.98	\$49.98	\$73.98
39	\$14.48	\$26.98	\$39.50	\$52.00	\$77.02
40	\$15.40	\$28.76	\$42.14	\$55.50	\$82.22
41	\$16.34	\$30.66	\$44.96	\$59.26	\$87.88
42	\$17.38	\$32.70	\$48.04	\$63.38	\$94.06
43	\$18.42	\$34.80	\$51.20	\$67.58	\$100.34
44	\$19.42	\$36.78	\$54.16	\$71.54	\$106.28
45	\$20.48	\$38.94	\$57.40	\$75.84	\$112.74
46	\$21.68	\$41.32	\$60.96	\$80.62	\$119.90
47	\$22.92	\$43.78	\$64.66	\$85.54	\$127.28
48	\$24.02	\$46.02	\$68.00	\$90.00	\$133.98
49	\$25.56	\$49.10	\$72.62	\$96.16	\$143.20
50	\$27.28	\$52.54	\$77.78	\$103.04	\$153.54
51	\$29.32	\$56.60	\$83.88	\$111.16	\$165.70
52	\$31.54	\$61.04	\$90.54	\$120.04	\$179.04
53	\$33.62	\$65.20	\$96.76	\$128.34	\$191.50
54	\$36.24	\$70.44	\$104.64	\$138.84	\$207.24
55	\$38.42	\$74.78	\$111.16	\$147.54	\$220.28
56	\$41.08	\$80.12	\$119.16	\$158.20	\$236.26
57	\$43.82	\$85.62	\$127.40	\$169.20	\$252.76
58	\$46.72	\$91.40	\$136.08	\$180.76	\$270.14
59	\$49.84	\$97.66	\$145.46	\$193.26	\$288.88
60	\$52.68	\$103.32	\$153.96	\$204.62	\$305.90
61	\$56.16	\$110.26	\$164.38	\$218.50	\$326.72
62	\$60.20	\$118.34	\$176.50	\$234.66	\$350.96
63	\$64.20	\$126.38	\$188.56	\$250.72	\$375.08
64	\$68.40	\$134.74	\$201.10	\$267.46	\$400.18
65	\$85.08	\$168.08	\$251.06	\$334.06	\$500.04
66	\$91.74	\$181.40	\$271.06	\$360.70	\$540.02
67	\$98.14	\$194.20	\$290.26	\$386.32	\$578.44
68	\$105.38	\$208.66	\$311.96	\$415.24	\$621.82
69	\$113.62	\$225.14	\$336.68	\$448.20	\$671.26
70	\$120.40	\$238.70	\$357.02	\$475.32	\$711.94

¹Full-time employees.