

**CSU VOLUNTARY LIFE, LONG TERM DISABILITY AND AD&D INSURANCE  
2025 RATES**

<b>VOLUNTARY LIFE INSURANCE</b>					
<b>Age Bracket</b>	<b>Employee Rate</b>	<b>Spouse/Registered Domestic Partner Rate</b>	<b>Child Rate</b>	<b>Coverage Amount Children Only</b>	<b>Monthly Amount/ Children</b>
<25	\$0.040	\$0.032	<25	\$5,000	\$0.69/month
25-29	\$0.040	\$0.032		\$10,000	\$1.38/month
30-34	\$0.060	\$0.048		\$20,000	\$2.75/month
35-39	\$0.070	\$0.064			
40-44	\$0.080	\$0.096			
45-49	\$0.120	\$0.150			
50-54	\$0.180	\$0.230			
55-59	\$0.340	\$0.430			
60-64	\$0.510	\$0.620			
65-69	\$1.020	\$1.050			
70-74	\$1.650	\$1.570			
75+	\$1.650	\$2.050			

Monthly rates based on cost per \$1,000 of coverage. Eligible employees may apply for insurance coverage for themselves and spouses/registered domestic partners in increments of \$10,000 from \$10,000 to \$200,000. Refer to The Standard website, [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu), for increments in larger sums and specific criteria.

<b>VOLUNTARY LONG-TERM DISABILITY</b>			
<b>Age Bracket</b>	<b>Employee Rate (30-day elimination period)</b>	<b>Age Bracket</b>	<b>Employee Rate (90-day elimination period)</b>
0-24	\$0.25	0-24	\$0.10
25-29	\$0.28	25-29	\$0.11
30-34	\$0.30	30-34	\$0.13
35-39	\$0.33	35-39	\$0.18
40-44	\$0.45	40-44	\$0.23
45-49	\$0.60	45-49	\$0.35
50-54	\$0.73	50-54	\$0.50
55-59	\$0.93	55-59	\$0.63
60-64	\$0.95	60-64	\$0.67
65-69	\$0.98	65-69	\$0.70
70+	\$1.53	70+	\$1.13

Monthly rates based on cost per \$100 of coverage.

<b>VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&amp;D)</b>	
<b>Employee Rate</b>	<b>Employee &amp; Dependents</b>
\$0.012	\$0.022

Monthly rates based on cost per \$1,000 of coverage.

Example to calculate monthly rate: \_\_\_\_\_ (amount of coverage) ÷ \$1,000 × \_\_\_\_\_ (rate) = monthly cost

Voluntary Life, Long Term Disability and AD&D insurance plans are offered by The Standard. For more information and/or to enroll, refer to The Standard website, [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu). The voluntary benefit plans are available to CSU benefits eligible employees. Premiums for voluntary benefit plans are fully paid by the employee; CSU does not contribute.