

Federal Employees' Group Life Insurance (FGLI) Program Rates¹

Basic Life Insurance (per thousand dollars)

FOR ALL AGES	\$0.3250/\$1000/month
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Option A – Standard (\$10,000)

Age Group	Monthly
Under 35	\$0.65
35-39	\$0.87
40-44	\$1.30
45-49	\$1.95
50-54	\$3.03
55-59	\$5.85
60+	\$13.00

Option B – Additional (up to 5X salary coverage)

Age Group	Monthly, per \$1,000 of coverage
Under 35	\$0.043
35-39	\$0.065
40-44	\$0.108
45-49	\$0.173
50-54	\$0.282
55-59	\$0.498
60-64	\$1.127
65-69	\$1.343
70-74	\$2.470
75-79	\$3.90
80 and over	\$5.20

Option C – Family

1 Multiple = \$5,000 for a spouse

1 Multiple = \$2,500 for each eligible dependent child

Age Group	Monthly, per multiple
Under 35	\$0.48
35-39	\$0.63
40-44	\$0.91
45-49	\$1.37
50-54	\$2.04
55-59	\$3.29
60-64	\$5.85
65-69	\$6.80
70-74	\$7.80
75-79	\$10.40
80 and over	\$14.30

¹ Rates are current as of January 9, 2013. These rates are subject to change periodically in the future, and do not include the administrative cost (to be determined by OPM) associated with FGLI for tribal employees.