

**Smoker Rates for Delta College Employees**  
**Rates are guaranteed through December 31, 2014**

**Supplemental Life Coverage**

Employee Age	<b>Under 30</b>	<b>30-40</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70+</b>
<i>Monthly rate per \$1,000 of coverage</i>	\$.046	.069	.091	.114	.171	.263	.480	.663	1.257	2.046

**Dependent Life Coverage**

Employee Age	<b>Under 25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>
<i>Monthly rate per \$1,000 of spouse coverage</i>	\$.04	.05	.06	.07	.09	.14	.24	.39	.70	1.21

**Non-Smoker Rates for Delta College Employees**  
**Rates are guaranteed through December 31, 2014**

**Supplemental Life Coverage**

Employee Age	<b>Under 30</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70+</b>
<i>Monthly rate per \$1,000 of Coverage</i>	\$.038	.057	.076	.095	.143	.219	.400	.552	1.048	1.705

**Dependent Life Coverage**

Employee Age	<b>Under 25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-69</b>	<b>60-64</b>	<b>65-69</b>
<i>Monthly rate per \$1,000 of spouse coverage</i>	\$.04	.05	.06	.07	.09	.14	.24	.39	.70	1.21