

**CSU VOLUNTARY LIFE, LONG TERM DISABILITY AND AD&D INSURANCE
2023 RATES**

| VOLUNTARY LIFE INSURANCE | | | | |
|---------------------------------|----------------------|--|--------------------------------------|---------------------------------|
| Age Bracket | Employee Rate | Spouse/Registered Domestic Partner Rate | Coverage Amount Children Only | Monthly Amount/ Children |
| <25 | \$0.040 | \$0.032 | \$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, for increments in larger sums and specific criteria.

| VOLUNTARY LONG-TERM DISABILITY | | | | |
|---------------------------------------|--|--|--------------------|--|
| Age Bracket | Employee Rate (30-day elimination period) | | Age Bracket | Employee Rate (90-day elimination period) |
| 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.

| VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) | |
|--|----------------------------------|
| Employee Rate | Employee & Dependents |
| \$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. 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.