

Active Employee's Optional Life and AD&D Insurance: TOBACCO-FREE

The Tobacco-free rates are charged to those who have submitted an affidavit stating that the policyholder does not use tobacco. To update your tobacco status, go to the Web site, www.wvpeia.com, and log into **Manage My Benefits** or call PEIA at **1-877-676-5573**.

Age	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5		Plan 6		Plan 7		Plan 8		Plan 9	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$5,000	\$0.20	\$10,000	\$0.40	\$20,000	\$0.80	\$30,000	\$1.20	\$40,000	\$1.60	\$50,000	\$2.00	\$60,000	\$2.40	\$75,000	\$3.00	\$80,000	\$3.20
30-34	\$5,000	\$0.20	\$10,000	\$0.40	\$20,000	\$0.80	\$30,000	\$1.20	\$40,000	\$1.60	\$50,000	\$2.00	\$60,000	\$2.40	\$75,000	\$3.00	\$80,000	\$3.20
35-39	\$5,000	\$0.20	\$10,000	\$0.40	\$20,000	\$0.80	\$30,000	\$1.20	\$40,000	\$1.60	\$50,000	\$2.00	\$60,000	\$2.40	\$75,000	\$3.00	\$80,000	\$3.20
40-44	\$5,000	\$0.30	\$10,000	\$0.60	\$20,000	\$1.20	\$30,000	\$1.80	\$40,000	\$2.40	\$50,000	\$3.00	\$60,000	\$3.60	\$75,000	\$4.50	\$80,000	\$4.80
45-49	\$5,000	\$0.30	\$10,000	\$0.60	\$20,000	\$1.20	\$30,000	\$1.80	\$40,000	\$2.40	\$50,000	\$3.00	\$60,000	\$3.60	\$75,000	\$4.50	\$80,000	\$4.80
50-54	\$5,000	\$0.40	\$10,000	\$0.80	\$20,000	\$1.60	\$30,000	\$2.40	\$40,000	\$3.20	\$50,000	\$4.00	\$60,000	\$4.80	\$75,000	\$6.00	\$80,000	\$6.40
55-59	\$5,000	\$0.70	\$10,000	\$1.40	\$20,000	\$2.80	\$30,000	\$4.20	\$40,000	\$5.60	\$50,000	\$7.00	\$60,000	\$8.40	\$75,000	\$10.50	\$80,000	\$11.20
60-64	\$5,000	\$1.30	\$10,000	\$2.60	\$20,000	\$5.20	\$30,000	\$7.80	\$40,000	\$10.40	\$50,000	\$13.00	\$60,000	\$15.60	\$75,000	\$19.50	\$80,000	\$20.80
65-69	\$3,250	\$1.56	\$6,500	\$3.12	\$13,000	\$6.24	\$19,500	\$9.36	\$26,000	\$12.48	\$32,500	\$15.60	\$39,000	\$18.72	\$48,750	\$23.40	\$52,000	\$24.96
70+	\$2,250	\$1.80	\$4,500	\$3.60	\$9,000	\$7.20	\$13,500	\$10.80	\$18,000	\$14.40	\$22,500	\$18.00	\$27,000	\$21.60	\$33,750	\$27.00	\$36,000	\$28.80
Age	Plan 10		Plan 11		Plan 12		Plan 13		Plan 14		Plan 15		Plan 16		Plan 17		Plan 18	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$100,000	\$4.00	\$150,000	\$6.00	\$200,000	\$8.00	\$250,000	\$10.00	\$300,000	\$12.00	\$350,000	\$14.00	\$400,000	\$16.00	\$450,000	\$18.00	\$500,000	\$20.00
30-34	\$100,000	\$4.00	\$150,000	\$6.00	\$200,000	\$8.00	\$250,000	\$10.00	\$300,000	\$12.00	\$350,000	\$14.00	\$400,000	\$16.00	\$450,000	\$18.00	\$500,000	\$20.00
35-39	\$100,000	\$4.00	\$150,000	\$6.00	\$200,000	\$8.00	\$250,000	\$10.00	\$300,000	\$12.00	\$350,000	\$14.00	\$400,000	\$16.00	\$450,000	\$18.00	\$500,000	\$20.00
40-44	\$100,000	\$6.00	\$150,000	\$9.00	\$200,000	\$12.00	\$250,000	\$15.00	\$300,000	\$18.00	\$350,000	\$21.00	\$400,000	\$24.00	\$450,000	\$27.00	\$500,000	\$30.00
45-49	\$100,000	\$6.00	\$150,000	\$9.00	\$200,000	\$12.00	\$250,000	\$15.00	\$300,000	\$18.00	\$350,000	\$21.00	\$400,000	\$24.00	\$450,000	\$27.00	\$500,000	\$30.00
50-54	\$100,000	\$8.00	\$150,000	\$12.00	\$200,000	\$16.00	\$250,000	\$20.00	\$300,000	\$24.00	\$350,000	\$28.00	\$400,000	\$32.00	\$450,000	\$36.00	\$500,000	\$40.00
55-59	\$100,000	\$14.00	\$150,000	\$21.00	\$200,000	\$28.00	\$250,000	\$35.00	\$300,000	\$42.00	\$350,000	\$49.00	\$400,000	\$56.00	\$450,000	\$63.00	\$500,000	\$70.00
60-64	\$100,000	\$26.00	\$150,000	\$39.00	\$200,000	\$52.00	\$250,000	\$65.00	\$300,000	\$78.00	\$350,000	\$91.00	\$400,000	\$104.00	\$450,000	\$117.00	\$500,000	\$130.00
65-69	\$65,000	\$31.20	\$97,500	\$46.80	\$130,000	\$62.40	\$162,500	\$78.00	\$195,000	\$93.60	\$227,500	\$109.20	\$260,000	\$124.80	\$292,500	\$140.40	\$325,000	\$156.00
70 +	\$45,000	\$36.00	\$67,500	\$54.00	\$90,000	\$72.00	\$112,500	\$90.00	\$135,000	\$108.00	\$157,500	\$126.00	\$180,000	\$144.00	\$202,500	\$162.00	\$225,000	\$180.00

* To qualify for the Tobacco-free Preferred Premium for all of Plan Year 2018, you must have been tobacco-free by January 1, 2017.

Disclosure: Policies have exclusions and limitations which may affect any benefits payable.

Active Employee's Optional Life and AD&D Insurance: TOBACCO USER

Age	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5		Plan 6		Plan 7		Plan 8		Plan 9	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$5,000	\$0.30	\$10,000	\$0.60	\$20,000	\$1.20	\$30,000	\$1.80	\$40,000	\$2.40	\$50,000	\$3.00	\$60,000	\$3.60	\$75,000	\$4.50	\$80,000	\$4.80
30-34	\$5,000	\$0.30	\$10,000	\$0.60	\$20,000	\$1.20	\$30,000	\$1.80	\$40,000	\$2.40	\$50,000	\$3.00	\$60,000	\$3.60	\$75,000	\$4.50	\$80,000	\$4.80
35-39	\$5,000	\$0.30	\$10,000	\$0.60	\$20,000	\$1.20	\$30,000	\$1.80	\$40,000	\$2.40	\$50,000	\$3.00	\$60,000	\$3.60	\$75,000	\$4.50	\$80,000	\$4.80
40-44	\$5,000	\$0.40	\$10,000	\$0.80	\$20,000	\$1.60	\$30,000	\$2.40	\$40,000	\$3.20	\$50,000	\$4.00	\$60,000	\$4.80	\$75,000	\$6.00	\$80,000	\$6.40
45-49	\$5,000	\$0.40	\$10,000	\$0.80	\$20,000	\$1.60	\$30,000	\$2.40	\$40,000	\$3.20	\$50,000	\$4.00	\$60,000	\$4.80	\$75,000	\$6.00	\$80,000	\$6.40
50-54	\$5,000	\$0.60	\$10,000	\$1.20	\$20,000	\$2.40	\$30,000	\$3.60	\$40,000	\$4.80	\$50,000	\$6.00	\$60,000	\$7.20	\$75,000	\$9.00	\$80,000	\$9.60
55-59	\$5,000	\$1.40	\$10,000	\$2.80	\$20,000	\$5.60	\$30,000	\$8.40	\$40,000	\$11.20	\$50,000	\$14.00	\$60,000	\$16.80	\$75,000	\$21.00	\$80,000	\$22.40
60-64	\$5,000	\$2.20	\$10,000	\$4.40	\$20,000	\$8.80	\$30,000	\$13.20	\$40,000	\$17.60	\$50,000	\$22.00	\$60,000	\$26.40	\$75,000	\$33.00	\$80,000	\$35.20
65-69	\$3,250	\$2.60	\$6,500	\$5.20	\$13,000	\$10.40	\$19,500	\$15.60	\$26,000	\$20.80	\$32,500	\$26.00	\$39,000	\$31.20	\$48,750	\$39.00	\$52,000	\$41.60
70+	\$2,250	\$2.88	\$4,500	\$5.76	\$9,000	\$11.52	\$13,500	\$17.28	\$18,000	\$23.04	\$22,500	\$28.80	\$27,000	\$34.56	\$33,750	\$43.20	\$36,000	\$46.08
Age	Plan 10		Plan 11		Plan 12		Plan 13		Plan 14		Plan 15		Plan 16		Plan 17		Plan 18	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$100,000	\$6.00	\$150,000	\$9.00	\$200,000	\$12.00	\$250,000	\$15.00	\$300,000	\$18.00	\$350,000	\$21.00	\$400,000	\$24.00	\$450,000	\$27.00	\$500,000	\$30.00
30-34	\$100,000	\$6.00	\$150,000	\$9.00	\$200,000	\$12.00	\$250,000	\$15.00	\$300,000	\$18.00	\$350,000	\$21.00	\$400,000	\$24.00	\$450,000	\$27.00	\$500,000	\$30.00
35-39	\$100,000	\$6.00	\$150,000	\$9.00	\$200,000	\$12.00	\$250,000	\$15.00	\$300,000	\$18.00	\$350,000	\$21.00	\$400,000	\$24.00	\$450,000	\$27.00	\$500,000	\$30.00
40-44	\$100,000	\$8.00	\$150,000	\$12.00	\$200,000	\$16.00	\$250,000	\$20.00	\$300,000	\$24.00	\$350,000	\$28.00	\$400,000	\$32.00	\$450,000	\$36.00	\$500,000	\$40.00
45-49	\$100,000	\$8.00	\$150,000	\$12.00	\$200,000	\$16.00	\$250,000	\$20.00	\$300,000	\$24.00	\$350,000	\$28.00	\$400,000	\$32.00	\$450,000	\$36.00	\$500,000	\$40.00
50-54	\$100,000	\$12.00	\$150,000	\$18.00	\$200,000	\$24.00	\$250,000	\$30.00	\$300,000	\$36.00	\$350,000	\$42.00	\$400,000	\$48.00	\$450,000	\$54.00	\$500,000	\$60.00
55-59	\$100,000	\$28.00	\$150,000	\$42.00	\$200,000	\$56.00	\$250,000	\$70.00	\$300,000	\$84.00	\$350,000	\$98.00	\$400,000	\$112.00	\$450,000	\$126.00	\$500,000	\$140.00
60-64	\$100,000	\$44.00	\$150,000	\$66.00	\$200,000	\$88.00	\$250,000	\$110.00	\$300,000	\$132.00	\$350,000	\$154.00	\$400,000	\$176.00	\$450,000	\$198.00	\$500,000	\$220.00
65-69	\$65,000	\$52.00	\$97,500	\$78.00	\$130,000	\$104.00	\$162,500	\$130.00	\$195,000	\$156.00	\$227,500	\$182.00	\$260,000	\$208.00	\$292,500	\$234.00	\$325,000	\$260.00
70+	\$45,000	\$57.60	\$67,500	\$86.40	\$90,000	\$115.20	\$112,500	\$144.00	\$135,000	\$172.80	\$157,500	\$201.60	\$180,000	\$230.40	\$202,500	\$259.20	\$225,000	\$288.00

Retired Employee's Optional Life Insurance: TOBACCO-FREE

The Tobacco-free rates are charged to those who have previously submitted an affidavit stating that the policyholder does not use tobacco.

Age	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
< 30	\$5,000	\$0.40	\$10,000	\$0.80	\$15,000	\$1.20	\$20,000	\$1.60	\$30,000	\$2.40
30-34	\$5,000	\$0.50	\$10,000	\$1.00	\$15,000	\$1.50	\$20,000	\$2.00	\$30,000	\$3.00
35-39	\$5,000	\$0.50	\$10,000	\$1.00	\$15,000	\$1.50	\$20,000	\$2.00	\$30,000	\$3.00
40-44	\$5,000	\$0.80	\$10,000	\$1.60	\$15,000	\$2.40	\$20,000	\$3.20	\$30,000	\$4.80
45-49	\$5,000	\$1.10	\$10,000	\$2.20	\$15,000	\$3.30	\$20,000	\$4.40	\$30,000	\$6.60
50-54	\$5,000	\$1.80	\$10,000	\$3.60	\$15,000	\$5.40	\$20,000	\$7.20	\$30,000	\$10.80
55-59	\$5,000	\$3.10	\$10,000	\$6.20	\$15,000	\$9.30	\$20,000	\$12.40	\$30,000	\$18.60
60-64	\$5,000	\$4.40	\$10,000	\$8.80	\$15,000	\$13.20	\$20,000	\$17.60	\$30,000	\$26.40
65-69	\$3,250	\$5.20	\$6,500	\$10.40	\$9,750	\$15.60	\$13,000	\$20.80	\$19,500	\$31.20
70 +	\$2,500	\$11.20	\$5,000	\$22.40	\$7,500	\$33.60	\$10,000	\$44.80	\$15,000	\$67.20
Age	Plan 6		Plan 7		Plan 8		Plan 9		Plan 10	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
<30	\$40,000	\$3.20	\$50,000	\$4.00	\$75,000	\$6.00	\$100,000	\$8.00	\$150,000	\$12.00
30-34	\$40,000	\$4.00	\$50,000	\$5.00	\$75,000	\$7.50	\$100,000	\$10.00	\$150,000	\$15.00
35-39	\$40,000	\$4.00	\$50,000	\$5.00	\$75,000	\$7.50	\$100,000	\$10.00	\$150,000	\$15.00
40-44	\$40,000	\$6.40	\$50,000	\$8.00	\$75,000	\$12.00	\$100,000	\$16.00	\$150,000	\$24.00
45-49	\$40,000	\$8.80	\$50,000	\$11.00	\$75,000	\$16.50	\$100,000	\$22.00	\$150,000	\$33.00
50-54	\$40,000	\$14.40	\$50,000	\$18.00	\$75,000	\$27.00	\$100,000	\$36.00	\$150,000	\$54.00
55-59	\$40,000	\$24.80	\$50,000	\$31.00	\$75,000	\$46.50	\$100,000	\$62.00	\$150,000	\$93.00
60-64	\$40,000	\$35.20	\$50,000	\$44.00	\$75,000	\$66.00	\$100,000	\$88.00	\$150,000	\$132.00
65-69	\$26,000	\$41.60	\$32,500	\$52.00	\$48,750	\$78.00	\$65,000	\$104.00	\$97,500	\$156.00
70 +	\$20,000	\$89.60	\$25,000	\$112.00	\$37,500	\$168.00	\$50,000	\$224.00	\$75,000	\$336.00

* To qualify for the Tobacco-free Preferred Premium for all of Plan Year 2018, you must have been tobacco-free by January 1, 2017.

Disclosure: Policies have exclusions and limitations which may affect any benefits payable.

Retired Employee's Optional Life Insurance: TOBACCO USER

Age	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$5,000	\$0.50	\$10,000	\$1.00	\$15,000	\$1.50	\$20,000	\$2.00	\$30,000	\$3.00
30-34	\$5,000	\$0.70	\$10,000	\$1.40	\$15,000	\$2.10	\$20,000	\$2.80	\$30,000	\$4.20
35-39	\$5,000	\$0.90	\$10,000	\$1.80	\$15,000	\$2.70	\$20,000	\$3.60	\$30,000	\$5.40
40-44	\$5,000	\$1.30	\$10,000	\$2.60	\$15,000	\$3.90	\$20,000	\$5.20	\$30,000	\$7.80
45-49	\$5,000	\$2.00	\$10,000	\$4.00	\$15,000	\$6.00	\$20,000	\$8.00	\$30,000	\$12.00
50-54	\$5,000	\$3.40	\$10,000	\$6.80	\$15,000	\$10.20	\$20,000	\$13.60	\$30,000	\$20.40
55-59	\$5,000	\$5.40	\$10,000	\$10.80	\$15,000	\$16.20	\$20,000	\$21.60	\$30,000	\$32.40
60-64	\$5,000	\$7.10	\$10,000	\$14.20	\$15,000	\$21.30	\$20,000	\$28.40	\$30,000	\$42.60
65-69	\$3,250	\$7.54	\$6,500	\$15.08	\$9,750	\$22.62	\$13,000	\$30.16	\$19,500	\$45.24
70 & over	\$2,500	\$16.70	\$5,000	\$33.40	\$7,500	\$50.10	\$10,000	\$66.80	\$15,000	\$100.20
Age	Plan 6		Plan 7		Plan 8		Plan 9		Plan 10	
	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium	Amount of Coverage	Monthly Premium
Under 30	\$40,000	\$4.00	\$50,000	\$5.00	\$75,000	\$7.50	\$100,000	\$10.00	\$150,000	\$15.00
30-34	\$40,000	\$5.60	\$50,000	\$7.00	\$75,000	\$10.50	\$100,000	\$14.00	\$150,000	\$21.00
35-39	\$40,000	\$7.20	\$50,000	\$9.00	\$75,000	\$13.50	\$100,000	\$18.00	\$150,000	\$27.00
40-44	\$40,000	\$10.40	\$50,000	\$13.00	\$75,000	\$19.50	\$100,000	\$26.00	\$150,000	\$39.00
45-49	\$40,000	\$16.00	\$50,000	\$20.00	\$75,000	\$30.00	\$100,000	\$40.00	\$150,000	\$60.00
50-54	\$40,000	\$27.20	\$50,000	\$34.00	\$75,000	\$51.00	\$100,000	\$68.00	\$150,000	\$102.00
55-59	\$40,000	\$43.20	\$50,000	\$54.00	\$75,000	\$81.00	\$100,000	\$108.00	\$150,000	\$162.00
60-64	\$40,000	\$56.80	\$50,000	\$71.00	\$75,000	\$106.50	\$100,000	\$142.00	\$150,000	\$213.00
65-69	\$26,000	\$60.32	\$32,500	\$75.40	\$48,750	\$113.10	\$65,000	\$150.80	\$97,500	\$226.20
70 & over	\$20,000	\$133.60	\$25,000	\$167.00	\$37,500	\$250.50	\$50,000	\$334.00	\$75,000	\$501.00