

IBO Insurance Benefits Program

Mutual of Omaha Group Voluntary Term Life Insurance and AD&D Quarterly Premium

If you or your spouse is a non-tobacco user, find the benefit amount you want to select from the top row of the premium table. The premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Enter the benefit and premium amounts into their respective areas in your enrollment form. Your spouse's premium is based on your spouse's age.

Non-Tobacco Users – Term Life Insurance										
	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000
< 30	\$3.83	\$7.65	\$15.30	\$22.95	\$30.60	\$38.25	\$45.90	\$53.55	\$61.20	\$68.85
30 – 34	\$4.43	\$8.85	\$17.70	\$26.55	\$35.40	\$44.25	\$53.10	\$61.95	\$70.80	\$79.65
35 – 39	\$5.03	\$10.05	\$20.10	\$30.15	\$40.20	\$50.25	\$60.30	\$70.35	\$80.40	\$90.45
40 – 44	\$6.83	\$13.65	\$27.30	\$40.95	\$54.60	\$68.25	\$81.90	\$95.55	\$109.20	\$122.85
45 – 49	\$11.63	\$23.25	\$46.50	\$69.75	\$93.00	\$116.25	\$139.50	\$162.75	\$186.00	\$209.25
50 – 54	\$18.83	\$37.65	\$75.30	\$112.95	\$150.60	\$188.25	\$225.90	\$263.55	\$301.20	\$338.85
55 – 59	\$27.83	\$55.65	\$111.30	\$166.95	\$222.60	\$278.25	\$333.90	\$389.55	\$445.20	\$500.85
60 – 64	\$44.63	\$89.25	\$178.50	\$267.75	\$357.00	\$446.25	\$535.50	\$624.75	\$714.00	\$803.25
65 – 69	\$72.23	\$144.45	\$288.90	\$433.35	\$577.80	\$722.25	\$866.70	\$1,011.15	\$1,155.60	\$1,300.05

Non-Tobacco Users – Term Life Insurance										
	\$500,000	\$550,000	\$600,000	\$650,000	\$700,000	\$750,000	\$800,000	\$850,000	\$900,000	\$1,000,000
< 30	\$76.50	\$84.15	\$91.80	\$99.45	\$107.10	\$114.75	\$122.40	\$130.05	\$137.70	\$153.00
30 – 34	\$88.50	\$97.35	\$106.20	\$115.05	\$123.90	\$132.75	\$141.60	\$150.45	\$159.30	\$177.00
35 – 39	\$100.50	\$110.55	\$120.60	\$130.65	\$140.70	\$150.75	\$160.80	\$170.85	\$180.90	\$201.00
40 – 44	\$136.50	\$150.15	\$163.80	\$177.45	\$191.10	\$204.75	\$218.40	\$232.05	\$245.70	\$273.00
45 – 49	\$232.50	\$255.75	\$279.00	\$302.25	\$325.50	\$348.75	\$372.00	\$395.25	\$418.50	\$465.00
50 – 54	\$376.50	\$414.15	\$451.80	\$489.45	\$527.10	\$564.75	\$602.40	\$640.05	\$677.70	\$753.00
55 – 59	\$556.50	\$612.15	\$667.80	\$723.45	\$779.10	\$834.75	\$890.40	\$946.05	\$1,001.70	\$1,113.00
60 – 64	\$892.50	\$981.75	\$1,071.00	\$1,160.25	\$1,249.50	\$1,338.75	\$1,428.00	\$1,517.25	\$1,606.50	\$1,785.00
65 – 69	\$1,444.50	\$1,588.95	\$1,733.40	\$1,877.85	\$2,022.30	\$2,166.75	\$2,311.20	\$2,455.65	\$2,600.10	\$2,889.00

If you or your spouse is a tobacco user, find the benefit amount you want to select from the top row of the premium table. The premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Enter the benefit and premium amounts into their respective areas in your enrollment form. Your spouse's premium is based on your spouse's age.

Tobacco Users – Term Life Insurance										
	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000
< 30	\$6.23	\$12.45	\$24.90	\$37.35	\$49.80	\$62.25	\$74.70	\$87.15	\$99.60	\$112.05
30 – 34	\$8.03	\$16.05	\$32.10	\$48.15	\$64.20	\$80.25	\$96.30	\$112.35	\$128.40	\$144.45
35 – 39	\$9.83	\$19.65	\$39.30	\$58.95	\$78.60	\$98.25	\$117.90	\$137.55	\$157.20	\$176.85
40 – 44	\$13.43	\$26.85	\$53.70	\$80.55	\$107.40	\$134.25	\$161.10	\$187.95	\$214.80	\$241.65
45 – 49	\$21.83	\$43.65	\$87.30	\$130.95	\$174.60	\$218.25	\$261.90	\$305.55	\$349.20	\$392.85
50 – 54	\$36.23	\$72.45	\$144.90	\$217.35	\$289.80	\$362.25	\$434.70	\$507.15	\$579.60	\$652.05
55 – 59	\$54.23	\$108.45	\$216.90	\$325.35	\$433.80	\$542.25	\$650.70	\$759.15	\$867.60	\$976.05
60 – 64	\$87.23	\$174.45	\$348.90	\$523.35	\$697.80	\$872.25	\$1,046.70	\$1,221.15	\$1,395.60	\$1,570.05
65 – 69	\$138.23	\$276.45	\$552.90	\$829.35	\$1,105.80	\$1,382.25	\$1,658.70	\$1,935.15	\$2,211.60	\$2,488.05

Tobacco Users – Term Life Insurance										
	\$500,000	\$550,000	\$600,000	\$650,000	\$700,000	\$750,000	\$800,000	\$850,000	\$900,000	\$1,000,000
< 30	\$124.50	\$136.95	\$149.40	\$161.85	\$174.30	\$186.75	\$199.20	\$211.65	\$224.10	\$249.00
30 – 34	\$160.50	\$176.55	\$192.60	\$208.65	\$224.70	\$240.75	\$256.80	\$272.85	\$288.90	\$321.00
35 – 39	\$196.50	\$216.15	\$235.80	\$255.45	\$275.10	\$294.75	\$314.40	\$334.05	\$353.70	\$393.00
40 – 44	\$268.50	\$295.35	\$322.20	\$349.05	\$375.90	\$402.75	\$429.60	\$456.45	\$483.30	\$537.00
45 – 49	\$436.50	\$480.15	\$523.80	\$567.45	\$611.10	\$654.75	\$698.40	\$742.05	\$785.70	\$873.00
50 – 54	\$724.50	\$796.95	\$869.40	\$941.85	\$1,014.30	\$1,086.75	\$1,159.20	\$1,231.65	\$1,304.10	\$1,449.00
55 – 59	\$1,084.50	\$1,192.95	\$1,301.40	\$1,409.85	\$1,518.30	\$1,626.75	\$1,735.20	\$1,843.65	\$1,952.10	\$2,169.00
60 – 64	\$1,744.50	\$1,918.95	\$2,093.40	\$2,267.85	\$2,442.30	\$2,616.75	\$2,791.20	\$2,965.65	\$3,140.10	\$3,489.00
65 – 69	\$2,764.50	\$3,040.95	\$3,317.40	\$3,593.85	\$3,870.30	\$4,146.75	\$4,423.20	\$4,699.65	\$4,976.10	\$5,529.00

Dependent Children Term Life Insurance	
\$5,000	\$10,000
\$3.00	\$6.00

Accidental Death & Dismemberment (for IBO only)			
\$25,000	\$50,000	\$75,000	\$100,000
\$3.00	\$6.00	\$9.00	\$12.00

*Regardless of how many children you have, they are included in the "All Children" premium amounts listed in the table above.

Enter the appropriate premium amounts and add together to calculate the total premium for your own information,

$$\text{IBO Premium} + \text{Spouse Premium} + \text{Child(ren) Premium} + \text{AD\&D Premium} = \text{Total Quarterly Premium}$$

All premium amounts presented may vary slightly due to rounding.