



# Blue Shield of California Life & Health Insurance Company Individual Term Life and Accidental Death and Dismemberment (AD&D)

Benefits and rates effective January 1, 2019

## Life and AD&D benefit amounts

Life and AD&D benefit amounts available: \$10,000 / \$15,000 / \$25,000 / \$50,000 / \$75,000 / \$100,000.  
Children between 1-19 years of age are eligible for benefit amounts of \$10,000 / \$15,000 / \$25,000.  
Coverage terminates at age 65.

## Life and AD&D monthly premiums by benefit amount

Life insurance may be purchased with or without AD&D insurance.

Life benefit amount: \$10,000				
Age	Male		Female	
	Non-nicotine user	Nicotine user	Non-nicotine user	Nicotine user
1-19	\$2.22	\$3.44	\$1.71	\$2.43
20-24	\$2.25	\$3.50	\$1.74	\$2.48
25-29	\$2.32	\$3.63	\$1.80	\$2.59
30-34	\$2.50	\$4.00	\$1.95	\$2.91
35-39	\$2.80	\$4.61	\$2.22	\$3.44
40-44	\$3.31	\$5.63	\$2.69	\$4.37
45-49	\$4.29	\$7.58	\$3.48	\$5.95
50-54	\$5.87	\$10.74	\$4.75	\$8.49
55-59	\$8.32	\$15.64	\$6.66	\$12.31
60-64	\$12.93	\$24.86	\$9.65	\$18.30

Life benefit amount: \$15,000				
Age	Male		Female	
	Non-nicotine user	Nicotine user	Non-nicotine user	Nicotine user
1-19	\$2.83	\$4.66	\$2.07	\$3.14
20-24	\$2.87	\$4.75	\$2.11	\$3.22
25-29	\$2.98	\$4.95	\$2.20	\$3.39
30-34	\$3.25	\$5.49	\$2.43	\$3.86
35-39	\$3.71	\$6.41	\$2.83	\$4.66
40-44	\$4.47	\$7.94	\$3.53	\$6.06
45-49	\$5.94	\$10.87	\$4.71	\$8.43
50-54	\$8.31	\$15.61	\$6.62	\$12.24
55-59	\$11.98	\$22.96	\$9.48	\$17.97
60-64	\$18.89	\$36.79	\$13.97	\$26.94

Life benefit amount: \$25,000				
Age	Male		Female	
	Non-nicotine user	Nicotine user	Non-nicotine user	Nicotine user
1-19	\$4.05	\$7.11	\$2.78	\$4.57
20-24	\$4.12	\$7.25	\$2.85	\$4.70
25-29	\$4.29	\$7.58	\$2.99	\$4.99
30-34	\$4.74	\$8.49	\$3.39	\$5.77
35-39	\$5.51	\$10.02	\$4.05	\$7.10
40-44	\$6.78	\$12.57	\$5.22	\$9.44
45-49	\$9.23	\$17.46	\$7.19	\$13.38
50-54	\$13.18	\$25.35	\$10.37	\$19.73
55-59	\$19.30	\$37.61	\$15.14	\$29.28
60-64	\$30.82	\$60.64	\$22.62	\$44.24

Life benefit amount: \$50,000				
Age	Male		Female	
	Non-nicotine user	Nicotine user	Non-nicotine user	Nicotine user
1-19	N/A	N/A	N/A	N/A
20-24	\$7.25	\$13.50	\$4.70	\$8.39
25-29	\$7.58	\$14.17	\$4.99	\$8.97
30-34	\$8.49	\$15.98	\$5.77	\$10.54
35-39	\$10.02	\$19.04	\$7.10	\$13.21
40-44	\$12.57	\$24.14	\$9.44	\$17.87
45-49	\$17.46	\$33.91	\$13.38	\$25.75
50-54	\$25.35	\$49.70	\$19.73	\$38.46
55-59	\$37.61	\$74.22	\$29.28	\$57.55
60-64	\$60.64	\$120.29	\$44.24	\$87.48

Life premium amounts shown include a \$1.00 monthly administrative fee.  
Non-nicotine user is defined as no nicotine use, of any kind, within the last 12 months.

Life benefit amount: \$75,000				
	Male		Female	
Age	Non-nicotine user	Nicotine user	Non-nicotine user	Nicotine user
1-19	N/A	N/A	N/A	N/A
20-24	\$10.37	\$19.75	\$6.55	\$12.09
25-29	\$10.88	\$20.75	\$6.98	\$12.96
30-34	\$12.23	\$23.47	\$8.16	\$15.31
35-39	\$14.53	\$28.06	\$10.16	\$19.31
40-44	\$18.35	\$35.71	\$13.65	\$26.31
45-49	\$25.68	\$50.37	\$19.56	\$38.13
50-54	\$37.53	\$74.06	\$29.10	\$57.20
55-59	\$55.91	\$110.82	\$43.41	\$85.83
60-64	\$90.46	\$179.93	\$65.86	\$130.72

Life benefit amount: \$100,000				
	Male		Female	
Age	Non-nicotine user	Nicotine user	Non-nicotine user	Nicotine user
1-19	N/A	N/A	N/A	N/A
20-24	\$13.50	\$25.99	\$8.39	\$15.79
25-29	\$14.17	\$27.34	\$8.97	\$16.95
30-34	\$15.98	\$30.95	\$10.54	\$20.08
35-39	\$19.04	\$37.07	\$13.21	\$25.42
40-44	\$24.14	\$47.28	\$17.87	\$34.74
45-49	\$33.91	\$66.83	\$25.75	\$50.50
50-54	\$49.70	\$98.41	\$38.46	\$75.93
55-59	\$74.22	\$147.43	\$57.55	\$114.10
60-64	\$120.29	\$239.57	\$87.48	\$173.96

Life premium amounts shown include a \$1.00 monthly administrative fee.

Non-nicotine user is defined as no nicotine use, of any kind, within the last 12 months.

## Monthly AD&D premiums by benefit amount

AD&D insurance may not be purchased without life insurance.

Accidental Death and Dismemberment						
Age	\$10,000	\$15,000	\$25,000	\$50,000	\$75,000	\$100,000
1-19	\$1.00	\$1.50	\$2.50	N/A	N/A	N/A
20-24	\$1.00	\$1.50	\$2.50	\$5.00	\$7.50	\$10.00
25-29	\$1.00	\$1.50	\$2.50	\$5.00	\$7.50	\$10.00
30-34	\$1.00	\$1.50	\$2.50	\$5.00	\$7.50	\$10.00
35-39	\$1.00	\$1.50	\$2.50	\$5.00	\$7.50	\$10.00
40-44	\$1.00	\$1.50	\$2.50	\$5.00	\$7.50	\$10.00
45-49	\$1.00	\$1.50	\$2.50	\$5.00	\$7.50	\$10.00
50-54	\$1.00	\$1.50	\$2.50	\$5.00	\$7.50	\$10.00
55-59	\$1.00	\$1.50	\$2.50	\$5.00	\$7.50	\$10.00
60-64	\$1.00	\$1.50	\$2.50	\$5.00	\$7.50	\$10.00

AD&D premium amounts are in addition to the life premium amounts.

Individual Term Life and AD&D insurance is underwritten by Blue Shield of California Life & Health Insurance Company.