

# University of Hawaii Professional Assembly Table of Monthly Premium for Supplemental and Dependent Spouse Life



UNIVERSITY OF HAWAII  
PROFESSIONAL ASSEMBLY



ROYAL STATE INSURANCE  
Live happy. Insure smart.™

Attained **If 15% of eligible members enroll, amounts up to \$100,000 will be accepted without medical questions**

**Male**

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18 - 24	\$0.83	\$1.66	\$2.49	\$3.32	\$4.15	\$4.98	\$5.81	\$6.64	\$7.47	\$8.30
25 - 29	\$0.83	\$1.66	\$2.49	\$3.32	\$4.15	\$4.98	\$5.81	\$6.64	\$7.47	\$8.30
30 - 34	\$0.83	\$1.66	\$2.49	\$3.32	\$4.15	\$4.98	\$5.81	\$6.64	\$7.47	\$8.30
35 - 39	\$0.96	\$1.92	\$2.88	\$3.84	\$4.80	\$5.76	\$6.72	\$7.68	\$8.64	\$9.60
40 - 44	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00	\$8.40	\$9.80	\$11.20	\$12.60	\$14.00
45 - 49	\$2.17	\$4.34	\$6.51	\$8.68	\$10.85	\$13.02	\$15.19	\$17.36	\$19.53	\$21.70
50 - 54	\$3.25	\$6.50	\$9.75	\$13.00	\$16.25	\$19.50	\$22.75	\$26.00	\$29.25	\$32.50
55 - 59	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50	\$33.00	\$38.50	\$44.00	\$49.50	\$55.00
60 - 64	\$9.67	\$19.34	\$29.01	\$38.68	\$48.35	\$58.02	\$67.69	\$77.36	\$87.03	\$96.70
* 65 - 69	\$9.67	\$19.34	\$29.01	\$38.68	\$48.35	\$58.02	\$67.69	\$77.36	\$87.03	\$96.70
* 70 - 74	\$9.67	\$19.34	\$29.01	\$38.68	\$48.35	\$58.02	\$67.69	\$77.36	\$87.03	\$96.70
* 75 - 79	\$9.67	\$19.34	\$29.01	\$38.68	\$48.35	\$58.02	\$67.69	\$77.36	\$87.03	\$96.70
* 80+	\$9.67	\$19.34	\$29.01	\$38.68	\$48.35	\$58.02	\$67.69	\$77.36	\$87.03	\$96.70

Attained **If 20% of eligible members enroll, amounts up to \$200,000 will be accepted without medical questions**

Age	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
18 - 24	\$9.13	\$9.96	\$10.79	\$11.62	\$12.45	\$13.28	\$14.11	\$14.94	\$15.77	\$16.60
25 - 29	\$9.13	\$9.96	\$10.79	\$11.62	\$12.45	\$13.28	\$14.11	\$14.94	\$15.77	\$16.60
30 - 34	\$9.13	\$9.96	\$10.79	\$11.62	\$12.45	\$13.28	\$14.11	\$14.94	\$15.77	\$16.60
35 - 39	\$10.56	\$11.52	\$12.48	\$13.44	\$14.40	\$15.36	\$16.32	\$17.28	\$18.24	\$19.20
40 - 44	\$15.40	\$16.80	\$18.20	\$19.60	\$21.00	\$22.40	\$23.80	\$25.20	\$26.60	\$28.00
45 - 49	\$23.87	\$26.04	\$28.21	\$30.38	\$32.55	\$34.72	\$36.89	\$39.06	\$41.23	\$43.40
50 - 54	\$35.75	\$39.00	\$42.25	\$45.50	\$48.75	\$52.00	\$55.25	\$58.50	\$61.75	\$65.00
55 - 59	\$60.50	\$66.00	\$71.50	\$77.00	\$82.50	\$88.00	\$93.50	\$99.00	\$104.50	\$110.00
60 - 64	\$106.37	\$116.04	\$125.71	\$135.38	\$145.05	\$154.72	\$164.39	\$174.06	\$183.73	\$193.40
* 65 - 69	\$106.37	\$116.04	\$125.71	\$135.38	\$145.05	\$154.72	\$164.39	\$174.06	\$183.73	\$193.40
* 70 - 74	\$106.37	\$116.04	\$125.71	\$135.38	\$145.05	\$154.72	\$164.39	\$174.06	\$183.73	\$193.40
* 75 - 79	\$106.37	\$116.04	\$125.71	\$135.38	\$145.05	\$154.72	\$164.39	\$174.06	\$183.73	\$193.40
* 80+	\$106.37	\$116.04	\$125.71	\$135.38	\$145.05	\$154.72	\$164.39	\$174.06	\$183.73	\$193.40

\* Benefits reduce by: 50% at age 65; 67% at age 70; 80% at age 75; 90% at age 80

**Dependent Child(ren): \$1 per family per month**

Underwritten by Royal State National Insurance Co., Ltd.

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**Female** Attained **If 15% of eligible members enroll, amounts up to \$100,000 will be accepted without medical questions**

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18 - 24	\$0.63	\$1.26	\$1.89	\$2.52	\$3.15	\$3.78	\$4.41	\$5.04	\$5.67	\$6.30
25 - 29	\$0.63	\$1.26	\$1.89	\$2.52	\$3.15	\$3.78	\$4.41	\$5.04	\$5.67	\$6.30
30 - 34	\$0.63	\$1.26	\$1.89	\$2.52	\$3.15	\$3.78	\$4.41	\$5.04	\$5.67	\$6.30
35 - 39	\$0.63	\$1.26	\$1.89	\$2.52	\$3.15	\$3.78	\$4.41	\$5.04	\$5.67	\$6.30
40 - 44	\$0.83	\$1.66	\$2.49	\$3.32	\$4.15	\$4.98	\$5.81	\$6.64	\$7.47	\$8.30
45 - 49	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
50 - 54	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
55 - 59	\$3.92	\$7.84	\$11.76	\$15.68	\$19.60	\$23.52	\$27.44	\$31.36	\$35.28	\$39.20
60 - 64	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00	\$45.50	\$52.00	\$58.50	\$65.00
* 65 - 69	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00	\$45.50	\$52.00	\$58.50	\$65.00
* 70 - 74	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00	\$45.50	\$52.00	\$58.50	\$65.00
* 75 - 79	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00	\$45.50	\$52.00	\$58.50	\$65.00
* 80+	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00	\$45.50	\$52.00	\$58.50	\$65.00

Attained **If 20% of eligible members enroll, amounts up to \$200,000 will be accepted without medical questions**

Age	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
18 - 24	\$6.93	\$7.56	\$8.19	\$8.82	\$9.45	\$10.08	\$10.71	\$11.34	\$11.97	\$12.60
25 - 29	\$6.93	\$7.56	\$8.19	\$8.82	\$9.45	\$10.08	\$10.71	\$11.34	\$11.97	\$12.60
30 - 34	\$6.93	\$7.56	\$8.19	\$8.82	\$9.45	\$10.08	\$10.71	\$11.34	\$11.97	\$12.60
35 - 39	\$6.93	\$7.56	\$8.19	\$8.82	\$9.45	\$10.08	\$10.71	\$11.34	\$11.97	\$12.60
40 - 44	\$9.13	\$9.96	\$10.79	\$11.62	\$12.45	\$13.28	\$14.11	\$14.94	\$15.77	\$16.60
45 - 49	\$16.50	\$18.00	\$19.50	\$21.00	\$22.50	\$24.00	\$25.50	\$27.00	\$28.50	\$30.00
50 - 54	\$27.50	\$30.00	\$32.50	\$35.00	\$37.50	\$40.00	\$42.50	\$45.00	\$47.50	\$50.00
55 - 59	\$43.12	\$47.04	\$50.96	\$54.88	\$58.80	\$62.72	\$66.64	\$70.56	\$74.48	\$78.40
60 - 64	\$71.50	\$78.00	\$84.50	\$91.00	\$97.50	\$104.00	\$110.50	\$117.00	\$123.50	\$130.00
* 65 - 69	\$71.50	\$78.00	\$84.50	\$91.00	\$97.50	\$104.00	\$110.50	\$117.00	\$123.50	\$130.00
* 70 - 74	\$71.50	\$78.00	\$84.50	\$91.00	\$97.50	\$104.00	\$110.50	\$117.00	\$123.50	\$130.00
* 75 - 79	\$71.50	\$78.00	\$84.50	\$91.00	\$97.50	\$104.00	\$110.50	\$117.00	\$123.50	\$130.00
* 80+	\$71.50	\$78.00	\$84.50	\$91.00	\$97.50	\$104.00	\$110.50	\$117.00	\$123.50	\$130.00

\* Benefits reduce by: 50% at age 65; 67% at age 70; 80% at age 75; 90% at age 80

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