

**2025 Orange County Government
Bi-weekly Life AD&D, Disability PREMIUMS**

Standard Life Insurance	2024 Premium	2025 Premium	Increase / Decrease	2025 EE Contribution	2025 ER Contribution
Basic Employee Life Insurance (Incl. \$.013 for AD&D)	\$0.07 per \$1,000	\$0.06 per \$1,000	(\$0.01)	\$0.00	\$0.06 per \$1,000
Child Life - \$5,000	\$0.35	\$0.30	\$0.00	\$0.30	\$0.00
Child Life - \$10,000	\$0.70	\$0.60	\$0.00	\$0.60	\$0.00
Employee or Spouse Life Insurance (Incl. \$.02 for AD&D)					
Age as of January 1	Rates per \$10,000	Rates per \$10,000			
Under 30	\$0.80	\$0.70	(\$0.10)	\$0.70	\$0.00
30-34	\$1.00	\$0.90	(\$0.10)	\$0.90	\$0.00
35-39	\$1.60	\$1.40	(\$0.20)	\$1.40	\$0.00
40-44	\$2.40	\$2.10	(\$0.30)	\$2.10	\$0.00
45-49	\$3.40	\$3.00	(\$0.40)	\$3.00	\$0.00
50-54	\$5.00	\$4.40	(\$0.60)	\$4.40	\$0.00
55-59	\$5.70	\$5.00	(\$0.70)	\$5.00	\$0.00
60-64	\$7.20	\$6.50	(\$0.70)	\$6.50	\$0.00
65-69	\$14.10	\$12.30	(\$1.80)	\$12.30	\$0.00
70 & up	\$27.90	\$24.40	(\$3.50)	\$24.40	\$0.00