



SANTA MONICA - MALIBU UNIFIED SCHOOL DISTRICT

### HOW TO CALCULATE VOLUNTARY MONTHLY PREMIUMS

1. LIST YOUR BENEFIT AMOUNT EMPLOYEE \$ \_\_\_\_\_  
 2. DIVIDE BY \$1,000 /\$1000  
 SUBTOTAL \$ \_\_\_\_\_  
 3. MULTIPLY BY THE RATE IN THE ABOVE TABLE FOR YOUR AGE X \_\_\_\_\_  
 MONTHLY PREMIUM \$ \_\_\_\_\_

4. LIST YOUR BENEFIT AMOUNT SPOUSE \$ \_\_\_\_\_  
 5. DIVIDE BY \$1,000 /\$1000  
 SUBTOTAL \$ \_\_\_\_\_  
 6. MULTIPLY BY THE RATE IN THE ABOVE TABLE FOR YOUR AGE X \_\_\_\_\_  
 MONTHLY PREMIUM \$ \_\_\_\_\_

**CHILD MONTHLY PREMIUM \$1.00**