**Voya 2022-2023 Rates**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| EMPLOYEE Rates | **Monthly** | **Semi-Monthly** | 5 | 10 | 15 | 20 | 25 | 30 |
| **Age Band** | **Non-Tobacco per $1,000** | | **$5,000** | **$10,000** | **$15,000** | **$20,000** | **$25,000** | **$30,000** |
| Under 25 | $0.27 | $0.14 | $0.68 | $1.35 | $2.03 | $2.70 | $3.38 | $4.05 |
| 25-29 | $0.26 | $0.13 | $0.65 | $1.30 | $1.95 | $2.60 | $3.25 | $3.90 |
| 30-34 | $0.35 | $0.18 | $0.88 | $1.75 | $2.63 | $3.50 | $4.38 | $5.25 |
| 35-39 | $0.52 | $0.26 | $1.30 | $2.60 | $3.90 | $5.20 | $6.50 | $7.80 |
| 40-44 | $0.65 | $0.33 | $1.63 | $3.25 | $4.88 | $6.50 | $8.13 | $9.75 |
| 45-49 | $0.87 | $0.44 | $2.18 | $4.35 | $6.53 | $8.70 | $10.88 | $13.05 |
| 50-54 | $1.21 | $0.61 | $3.03 | $6.05 | $9.08 | $12.10 | $15.13 | $18.15 |
| 55-59 | $1.67 | $0.84 | $4.18 | $8.35 | $12.53 | $16.70 | $20.88 | $25.05 |
| 60-64 | $2.18 | $1.09 | $5.45 | $10.90 | $16.35 | $21.80 | $27.25 | $32.70 |
| 65-69 | $3.01 | $1.51 | $7.53 | $15.05 | $22.58 | $30.10 | $37.63 | $45.15 |
| 70+ | $4.46 | $2.23 | $11.15 | $22.30 | $33.45 | $44.60 | $55.75 | $66.90 |
|  |  |  |  |  |  |  |  |  |
| EMPLOYEE Rates | **Monthly** | **Semi-Monthly** | 5 | 10 | 15 | 20 | 25 | 30 |
| **Age Band** | **Tobacco per $1,000** | | **$5,000** | **$10,000** | **$15,000** | **$20,000** | **$25,000** | **$30,000** |
| Under 25 | $0.43 | $0.22 | $1.08 | $2.15 | $3.23 | $4.30 | $5.38 | $6.45 |
| 25-29 | $0.42 | $0.21 | $1.05 | $2.10 | $3.15 | $4.20 | $5.25 | $6.30 |
| 30-34 | $0.59 | $0.30 | $1.48 | $2.95 | $4.43 | $5.90 | $7.38 | $8.85 |
| 35-39 | $0.93 | $0.47 | $2.33 | $4.65 | $6.98 | $9.30 | $11.63 | $13.95 |
| 40-44 | $1.18 | $0.59 | $2.95 | $5.90 | $8.85 | $11.80 | $14.75 | $17.70 |
| 45-49 | $1.62 | $0.81 | $4.05 | $8.10 | $12.15 | $16.20 | $20.25 | $24.30 |
| 50-54 | $2.29 | $1.15 | $5.73 | $11.45 | $17.18 | $22.90 | $28.63 | $34.35 |
| 55-59 | $3.20 | $1.60 | $8.00 | $16.00 | $24.00 | $32.00 | $40.00 | $48.00 |
| 60-64 | $4.20 | $2.10 | $10.50 | $21.00 | $31.50 | $42.00 | $52.50 | $63.00 |
| 65-69 | $5.84 | $2.92 | $14.60 | $29.20 | $43.80 | $58.40 | $73.00 | $87.60 |
| 70+ | $8.69 | $4.35 | $21.73 | $43.45 | $65.18 | $86.90 | $108.63 | $130.35 |
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|  |  |  |  |  |  |  |  |  |
| SPOUSE Rates | **Monthly** | **Semi-Monthly** | 5 | 10 | 15 |  |  |  |
| **Age Band** | **Non-Tobacco per $1,000** | | **$5,000** | **$10,000** | **$15,000** |  |  |  |
| Under 25 | $0.31 | $0.16 | $0.78 | $1.55 | $2.33 |  |  |  |
| 25-29 | $0.36 | $0.18 | $0.90 | $1.80 | $2.70 |  |  |  |
| 30-34 | $0.45 | $0.23 | $1.13 | $2.25 | $3.38 |  |  |  |
| 35-39 | $0.58 | $0.29 | $1.45 | $2.90 | $4.35 |  |  |  |
| 40-44 | $0.90 | $0.45 | $2.25 | $4.50 | $6.75 |  |  |  |
| 45-49 | $1.09 | $0.55 | $2.73 | $5.45 | $8.18 |  |  |  |
| 50-54 | $1.68 | $0.84 | $4.20 | $8.40 | $12.60 |  |  |  |
| 55-59 | $2.39 | $1.20 | $5.98 | $11.95 | $17.93 |  |  |  |
| 60-64 | $3.45 | $1.73 | $8.63 | $17.25 | $25.88 |  |  |  |
| 65-69 | $4.96 | $2.48 | $12.40 | $24.80 | $37.20 |  |  |  |
| 70+ | $6.93 | $3.47 | $17.33 | $34.65 | $51.98 |  |  |  |
|  |  |  |  |  |  |  |  |  |
| SPOUSE Rates | **Monthly** | **Semi-Monthly** | 5 | 10 | 15 |  |  |  |
| **Age Band** | **Tobacco per $1,000** | | **$5,000** | **$10,000** | **$15,000** |  |  |  |
| Under 25 | $0.44 | $0.22 | $1.10 | $2.20 | $3.30 |  |  |  |
| 25-29 | $0.53 | $0.27 | $1.33 | $2.65 | $3.98 |  |  |  |
| 30-34 | $0.70 | $0.35 | $1.75 | $3.50 | $5.25 |  |  |  |
| 35-39 | $0.98 | $0.49 | $2.45 | $4.90 | $7.35 |  |  |  |
| 40-44 | $1.60 | $0.80 | $4.00 | $8.00 | $12.00 |  |  |  |
| 45-49 | $1.97 | $0.99 | $4.93 | $9.85 | $14.78 |  |  |  |
| 50-54 | $3.14 | $1.57 | $7.85 | $15.70 | $23.55 |  |  |  |
| 55-59 | $4.53 | $2.27 | $11.33 | $22.65 | $33.98 |  |  |  |
| 60-64 | $6.62 | $3.31 | $16.55 | $33.10 | $49.65 |  |  |  |
| 65-69 | $9.60 | $4.80 | $24.00 | $48.00 | $72.00 |  |  |  |
| 70+ | $13.47 | $6.74 | $33.68 | $67.35 | $101.03 |  |  |  |
|  |  |  |  |  |  |  |  |  |
| CHILD Rates | **Monthly** | **Semi-Monthly** |  |  |  |  |  |  |
| **Coverage Amount** |  | |  |  |  |  |  |  |
| $5,000 | $1.30 | $0.65 |  |  |  |  |  |  |
| $10,000 | $2.60 | $1.30 |  |  |  |  |  |  |