

2026 Life and Accidental Death and Dismemberment Insurance Premiums

All Salaried Monthly and Non-Exempt Weekly Employees

Basic Life

Salaried monthly and non-exempt weekly employees will be enrolled in 1x base annual (rounded up to the nearest \$1,000) at no cost. ORNL pays for the full cost of the premium.

Coverage Amount	Employee Cost	Example
Employees hired before April 1, 2012, that elect 2 × your annual salary (rounded up to nearest \$1,000)	\$0.195 monthly per \$1,000 of coverage (principal sum)	For an annual salary of \$50,000: Coverage = \$100,000 Employee cost = \$19.50/month (calculated as 100 × \$0.195)

Supplemental, Spouse, and Dependent (Child) Life

Monthly Premium (per \$1,000 of coverage)

Note: Premiums change according to employee/spouse age brackets.

Age	Supplemental (1x–9x salary, up to \$1,500,000)	Spouse (\$10k–\$50k)
<30	\$0.036	\$0.036
30 – 34	\$0.051	\$0.036
35 – 39	\$0.058	\$0.072
40 – 44	\$0.065	\$0.108
45 – 49	\$0.109	\$0.180
50 – 54	\$0.166	\$0.279
55 – 59	\$0.303	\$0.432
60 – 64	\$0.477	\$0.693
65 – 69	\$0.477	\$1.134
70+	\$0.477	\$2.060

Dependent (Child) Life

Premiums are \$0.65 per month for \$10,000 of coverage for all unmarried children birth to age 26.

Accidental Death and Dismemberment for all Salaried Monthly and Non-Exempt Weekly Employees

(\$20k minimum to \$500k maximum, up to 10x salary)

Monthly rates per \$10,000 of coverage (principal sum)

Employee Only	\$0.20
Family	\$0.40

September 2025