

2024 International Guards Union of America (IGUA) Life and Accidental Death and Dismemberment Insurance Premiums

Basic Life		
Coverage Amount	Employee Cost	Example
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 (1×–8× salary)	Spouse (\$10k to \$50k)
<30	\$0.041	\$0.036
30 - 34	\$0.057	\$0.036
35 - 39	\$0.065	\$0.072
40 - 44	\$0.073	\$0.108
45 - 49	\$0.122	\$0.180
50 - 54	\$0.187	\$0.279
55 - 59	\$0.341	\$0.432
60 - 64	\$0.536	\$0.693
65 - 69	\$0.536	\$1.134
70+	\$0.536	\$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 (\$20k minimum to \$500k maximum)

Monthly rates per \$10,000 of coverage (principal sum)	
Employee Only	\$0.20
Family	\$0.40