



Henkel of America GUL Rates
Active, Leave of Absence, Disabled and Voluntaries
Employee and Spouse Rates
Monthly Rates per \$10,000 of coverage
Effective January 1, 2025 through December 31, 2027

Age **	Non-Smoker Rates	Smoker Rates
< 30	\$ 0.47	\$ 0.67
30 - 34	\$ 0.56	\$ 0.86
35 - 39	\$ 0.74	\$ 1.14
40 - 44	\$ 0.84	\$ 1.44
45 - 49	\$ 1.21	\$ 2.11
50 - 54	\$ 2.14	\$ 3.70
55 - 59	\$ 3.53	\$ 6.80
60 - 64	\$ 5.39	\$ 8.60
65 - 69	\$ 10.23	\$ 16.40
70 - 74	\$ 16.65	\$ 26.60
75 - 79	\$ 30.56	\$ 55.36
80 - 84	\$ 49.41	\$ 87.38
85 - 89	\$ 80.06	\$ 141.83
90 - 94	\$ 85.74	\$ 141.83

* The age of an employee or spouse is his/her age on the last day of his/her taxable year.

Child Rate: \$1.00 for each \$5,000 increment of child coverage - covers all eligible children, regardless of the number of children in the family.