Attachment 1

Federal Employees' Group Life Insurance Program (FEGLI) Premium Rates

The FEGLI rates effective January 1, 2016 are as follows.

Employee Basic Insurance (per $1,000 of insurance)
The US Postal Service pays the Employee share plus the Government share for its eligible employees. The premiums for compensationers who are paid every four weeks are two times the biweekly premium.

	Bi-Weekly	Monthly
Employee	$0.1500	$0.3250
Government	$0.0750	$0.1625
Total	$0.2250	$0.4875

Post-Retirement Basic Insurance for Annuitants (Monthly Rate per $1,000 of insurance)

	Before Age 65	After Age 65
75% Reduction	$0.3250	No cost
50% Reduction	$1.0350	$0.71
No Reduction	$2.4550	$2.13

Post-Retirement Basic Insurance for Compensationers (Withholding Every Four Weeks per $1,000 of insurance)

	Before Age 65	After Age 65
75% Reduction	$0.30	No cost
50% Reduction	$0.96	$0.66
No Reduction	$2.27	$1.97

Option A (for $10,000 of insurance)
The premiums for compensationers who are paid every four weeks are two times the biweekly premium.

Age Band	Bi-Weekly	Monthly
< 35	$0.20	$0.43
35 – 39	$0.30	$0.65
40 – 44	$0.40	$0.87
45 – 49	$0.70	$1.52
50 – 54	$1.10	$2.38
55 – 59	$2.00	$4.33
60 +	$6.00	$13.00

Option B (per $1,000 of insurance)
The premiums for compensationers who are paid every four weeks are two times the biweekly premium.

Age Band	Bi-Weekly	Monthly
< 35	$0.02	$0.043
35 – 39	$0.03	$0.065
40 – 44	$0.04	$0.087
45 – 49	$0.07	$0.152
50 – 54	$0.11	$0.238
55 – 59	$0.20	$0.433
60 – 64	$0.44	$0.953
65 – 69	$0.54	$1.170
70 – 74	$0.96	$2.080

75 – 79	$1.80	$3.900
80 +	$2.64	$5.720

Option C (per multiple of insurance)
The premiums for compensationers who are paid every four weeks are two times the biweekly premium.

Age Band	Bi-Weekly	Monthly
< 35	$0.22	$0.48
35 – 39	$0.27	$0.59
40 – 44	$0.41	$0.89
45 – 49	$0.59	$1.28
50 – 54	$0.92	$1.99
55 – 59	$1.48	$3.21
60 – 64	$2.70	$5.85
65 – 69	$3.14	$6.80
70 – 74	$3.83	$8.30
75 – 79	$5.26	$11.40
80 +	$7.20	$15.60