

POR VIDA ACADEMY / TEEBC TRUST F021842 - 355

Eligibility

All Active Full Time Employees who regularly work 20 hours per week are eligible for insurance on the first of the month following their date of hire.

Supplemental Life

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

Not to exceed 7 times annual earnings

(Annual increase of one increment (\$10,000) at annual enrollment up to GI)

Spouse Benefit: **\$5,000 to \$500,000 in \$5,000 increments.**

(not to exceed 100% of the employee benefit)

Note: Spouse may not have coverage unless the employee has coverage.

Guarantee Issue*

Employee **Lesser of \$200,000 or 7 times Annual Earnings**

Spouse **\$ 50,000**

***NEW HIRES ONLY**

Child Coverage

Live Birth to Age 26: **\$10,000**

Employee/Spouse: Employee/Spouse Life benefits reduce by 35% of original amount at Employee age 65 then by 50% of the original amount at Employee age 70. All Benefits terminate at retirement.

**Employee/Spouse
Supplemental Life**

Monthly rates per \$1,000

Age	Rates
Under 25	\$0.050
25-29	\$0.050
30-34	\$0.070
35-39	\$0.080
40-44	\$0.100
45-49	\$0.140
50-54	\$0.240
55-59	\$0.390
60-64	\$0.590
65-69	\$0.826
70-74	\$1.030
75+	\$1.470

Dependent Life (Children)

Monthly Premium per Family

Life	Premium
\$10,000	\$1.80

Supplemental Life

Premium Cost (Based on 12 payroll deductions per year)

Employee Benefit Amount	ATTAINED AGE											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.50	\$0.50	\$0.70	\$0.80	\$1.00	\$1.40	\$2.40	\$3.90	\$5.90	\$8.26	\$10.30	\$14.70
\$20,000	\$1.00	\$1.00	\$1.40	\$1.60	\$2.00	\$2.80	\$4.80	\$7.80	\$11.80	\$16.52	\$20.60	\$29.40
\$30,000	\$1.50	\$1.50	\$2.10	\$2.40	\$3.00	\$4.20	\$7.20	\$11.70	\$17.70	\$24.78	\$30.90	\$44.10
\$40,000	\$2.00	\$2.00	\$2.80	\$3.20	\$4.00	\$5.60	\$9.60	\$15.60	\$23.60	\$33.04	\$41.20	\$58.80
\$50,000	\$2.50	\$2.50	\$3.50	\$4.00	\$5.00	\$7.00	\$12.00	\$19.50	\$29.50	\$41.30	\$51.50	\$73.50
\$60,000	\$3.00	\$3.00	\$4.20	\$4.80	\$6.00	\$8.40	\$14.40	\$23.40	\$35.40	\$49.56	\$61.80	\$88.20
\$70,000	\$3.50	\$3.50	\$4.90	\$5.60	\$7.00	\$9.80	\$16.80	\$27.30	\$41.30	\$57.82	\$72.10	\$102.90
\$80,000	\$4.00	\$4.00	\$5.60	\$6.40	\$8.00	\$11.20	\$19.20	\$31.20	\$47.20	\$66.08	\$82.40	\$117.60
\$90,000	\$4.50	\$4.50	\$6.30	\$7.20	\$9.00	\$12.60	\$21.60	\$35.10	\$53.10	\$74.34	\$92.70	\$132.30
\$100,000	\$5.00	\$5.00	\$7.00	\$8.00	\$10.00	\$14.00	\$24.00	\$39.00	\$59.00	\$82.60	\$103.00	\$147.00
\$110,000	\$5.50	\$5.50	\$7.70	\$8.80	\$11.00	\$15.40	\$26.40	\$42.90	\$64.90	\$90.86	\$113.30	\$161.70
\$120,000	\$6.00	\$6.00	\$8.40	\$9.60	\$12.00	\$16.80	\$28.80	\$46.80	\$70.80	\$99.12	\$123.60	\$176.40
\$130,000	\$6.50	\$6.50	\$9.10	\$10.40	\$13.00	\$18.20	\$31.20	\$50.70	\$76.70	\$107.38	\$133.90	\$191.10
\$140,000	\$7.00	\$7.00	\$9.80	\$11.20	\$14.00	\$19.60	\$33.60	\$54.60	\$82.60	\$115.64	\$144.20	\$205.80
\$150,000	\$7.50	\$7.50	\$10.50	\$12.00	\$15.00	\$21.00	\$36.00	\$58.50	\$88.50	\$123.90	\$154.50	\$220.50
\$160,000	\$8.00	\$8.00	\$11.20	\$12.80	\$16.00	\$22.40	\$38.40	\$62.40	\$94.40	\$132.16	\$164.80	\$235.20
\$170,000	\$8.50	\$8.50	\$11.90	\$13.60	\$17.00	\$23.80	\$40.80	\$66.30	\$100.30	\$140.42	\$175.10	\$249.90
\$180,000	\$9.00	\$9.00	\$12.60	\$14.40	\$18.00	\$25.20	\$43.20	\$70.20	\$106.20	\$148.68	\$185.40	\$264.60
\$190,000	\$9.50	\$9.50	\$13.30	\$15.20	\$19.00	\$26.60	\$45.60	\$74.10	\$112.10	\$156.94	\$195.70	\$279.30
\$200,000	\$10.00	\$10.00	\$14.00	\$16.00	\$20.00	\$28.00	\$48.00	\$78.00	\$118.00	\$165.20	\$206.00	\$294.00

Spouse (Employee Attained Age)

Benefit Amount	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.25	\$0.25	\$0.35	\$0.40	\$0.50	\$0.70	\$1.20	\$1.95	\$2.95	\$4.13	\$5.15	\$7.35
\$10,000	\$0.50	\$0.50	\$0.70	\$0.80	\$1.00	\$1.40	\$2.40	\$3.90	\$5.90	\$8.26	\$10.30	\$14.70
\$15,000	\$0.75	\$0.75	\$1.05	\$1.20	\$1.50	\$2.10	\$3.60	\$5.85	\$8.85	\$12.39	\$15.45	\$22.05
\$20,000	\$1.00	\$1.00	\$1.40	\$1.60	\$2.00	\$2.80	\$4.80	\$7.80	\$11.80	\$16.52	\$20.60	\$29.40
\$25,000	\$1.25	\$1.25	\$1.75	\$2.00	\$2.50	\$3.50	\$6.00	\$9.75	\$14.75	\$20.65	\$25.75	\$36.75
\$30,000	\$1.50	\$1.50	\$2.10	\$2.40	\$3.00	\$4.20	\$7.20	\$11.70	\$17.70	\$24.78	\$30.90	\$44.10
\$35,000	\$1.75	\$1.75	\$2.45	\$2.80	\$3.50	\$4.90	\$8.40	\$13.65	\$20.65	\$28.91	\$36.05	\$51.45
\$40,000	\$2.00	\$2.00	\$2.80	\$3.20	\$4.00	\$5.60	\$9.60	\$15.60	\$23.60	\$33.04	\$41.20	\$58.80
\$45,000	\$2.25	\$2.25	\$3.15	\$3.60	\$4.50	\$6.30	\$10.80	\$17.55	\$26.55	\$37.17	\$46.35	\$66.15
\$50,000	\$2.50	\$2.50	\$3.50	\$4.00	\$5.00	\$7.00	\$12.00	\$19.50	\$29.50	\$41.30	\$51.50	\$73.50