

Supplemental Life
PREMIUM RATE GRID



China Spring ISD / TEEBC TRUST F021842 - 381

Eligibility

All Active Employees who regularly work 15 hours per week are eligible for insurance on the first of the month following or coinciding with date of hire.

Supplemental Life

Employee Benefit: \$10,000 to \$500,000 in \$10,000 increments.
Not to exceed 5 times annual earnings.

Spouse Benefit: \$5,000 to \$250,000 in \$5,000 increments.
(not to exceed 100% of the employee supplemental benefit)

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

Guarantee Issue*

Employee \$180,000
Spouse \$50,000

*NEW HIRES ONLY

Child Coverage

Live Birth to 6 months: \$1,000
6 months to Age 26: \$5,000 or \$10,000

Employee: Supplemental Life benefits are reduced by 33% of the original amount at age 70. Further reduce by 66% of the original benefit at age 75. Benefits terminate at retirement.

Spouse: Spouse Supplemental Life benefits are reduced by 33% of the original amount at age 70. Further reduce by 66% of the original benefit at age 75. Benefits terminate at employee retirement.

Supplemental Life

Premium Cost (Based on 12 payroll deductions per year)

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+
\$10,000		\$0.65	\$0.65	\$0.85	\$1.15	\$1.35	\$2.25	\$3.15	\$5.55	\$8.35	\$13.85	\$25.36	\$25.36
\$20,000		\$1.30	\$1.30	\$1.70	\$2.30	\$2.70	\$4.50	\$6.30	\$11.10	\$16.70	\$27.70	\$50.72	\$50.72
\$30,000		\$1.95	\$1.95	\$2.55	\$3.45	\$4.05	\$6.75	\$9.45	\$16.65	\$25.05	\$41.55	\$76.08	\$76.08
\$40,000		\$2.60	\$2.60	\$3.40	\$4.60	\$5.40	\$9.00	\$12.60	\$22.20	\$33.40	\$55.40	\$101.44	\$101.44
\$50,000		\$3.25	\$3.25	\$4.25	\$5.75	\$6.75	\$11.25	\$15.75	\$27.75	\$41.75	\$69.25	\$126.80	\$126.80
\$60,000		\$3.90	\$3.90	\$5.10	\$6.90	\$8.10	\$13.50	\$18.90	\$33.30	\$50.10	\$83.10	\$152.16	\$152.16
\$70,000		\$4.55	\$4.55	\$5.95	\$8.05	\$9.45	\$15.75	\$22.05	\$38.85	\$58.45	\$96.95	\$177.52	\$177.52
\$80,000		\$5.20	\$5.20	\$6.80	\$9.20	\$10.80	\$18.00	\$25.20	\$44.40	\$66.80	\$110.80	\$202.88	\$202.88
\$90,000		\$5.85	\$5.85	\$7.65	\$10.35	\$12.15	\$20.25	\$28.35	\$49.95	\$75.15	\$124.65	\$228.24	\$228.24
\$100,000		\$6.50	\$6.50	\$8.50	\$11.50	\$13.50	\$22.50	\$31.50	\$55.50	\$83.50	\$138.50	\$253.60	\$253.60
\$110,000		\$7.15	\$7.15	\$9.35	\$12.65	\$14.85	\$24.75	\$34.65	\$61.05	\$91.85	\$152.35	\$278.96	\$278.96
\$120,000		\$7.80	\$7.80	\$10.20	\$13.80	\$16.20	\$27.00	\$37.80	\$66.60	\$100.20	\$166.20	\$304.32	\$304.32
\$130,000		\$8.45	\$8.45	\$11.05	\$14.95	\$17.55	\$29.25	\$40.95	\$72.15	\$108.55	\$180.05	\$329.68	\$329.68
\$140,000		\$9.10	\$9.10	\$11.90	\$16.10	\$18.90	\$31.50	\$44.10	\$77.70	\$116.90	\$193.90	\$355.04	\$355.04
\$150,000		\$9.75	\$9.75	\$12.75	\$17.25	\$20.25	\$33.75	\$47.25	\$83.25	\$125.25	\$207.75	\$380.40	\$380.40
\$160,000		\$10.40	\$10.40	\$13.60	\$18.40	\$21.60	\$36.00	\$50.40	\$88.80	\$133.60	\$221.60	\$405.76	\$405.76
\$170,000		\$11.05	\$11.05	\$14.45	\$19.55	\$22.95	\$38.25	\$53.55	\$94.35	\$141.95	\$235.45	\$431.12	\$431.12
\$180,000		\$11.70	\$11.70	\$15.30	\$20.70	\$24.30	\$40.50	\$56.70	\$99.90	\$150.30	\$249.30	\$456.48	\$456.48

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	\$0.33	\$0.33	\$0.43	\$0.58	\$0.68	\$1.13	\$1.58	\$2.78	\$4.18	\$6.93	\$12.68	\$12.68
\$10,000	\$0.65	\$0.65	\$0.85	\$1.15	\$1.35	\$2.25	\$3.15	\$5.55	\$8.35	\$13.85	\$25.36	\$25.36
\$15,000	\$0.98	\$0.98	\$1.28	\$1.73	\$2.03	\$3.38	\$4.73	\$8.33	\$12.53	\$20.78	\$38.04	\$38.04
\$20,000	\$1.30	\$1.30	\$1.70	\$2.30	\$2.70	\$4.50	\$6.30	\$11.10	\$16.70	\$27.70	\$50.72	\$50.72
\$25,000	\$1.63	\$1.63	\$2.13	\$2.88	\$3.38	\$5.63	\$7.88	\$13.88	\$20.88	\$34.63	\$63.40	\$63.40
\$30,000	\$1.95	\$1.95	\$2.55	\$3.45	\$4.05	\$6.75	\$9.45	\$16.65	\$25.05	\$41.55	\$76.08	\$76.08
\$35,000	\$2.28	\$2.28	\$2.98	\$4.03	\$4.73	\$7.88	\$11.03	\$19.43	\$29.23	\$48.48	\$88.76	\$88.76
\$40,000	\$2.60	\$2.60	\$3.40	\$4.60	\$5.40	\$9.00	\$12.60	\$22.20	\$33.40	\$55.40	\$101.44	\$101.44
\$45,000	\$2.93	\$2.93	\$3.83	\$5.18	\$6.08	\$10.13	\$14.18	\$24.98	\$37.58	\$62.33	\$114.12	\$114.12
\$50,000	\$3.25	\$3.25	\$4.25	\$5.75	\$6.75	\$11.25	\$15.75	\$27.75	\$41.75	\$69.25	\$126.80	\$126.80

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