

Supplemental Life
PREMIUM RATE GRID



Three Rivers ISD / TEEBC TRUST F021842 - 385

Eligibility

All Active 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.

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	\$150,000
Spouse	\$50,000

*NEW HIRES ONLY

Child Coverage

Live Birth to 6 months:	\$100
6 months to Age 26:	\$2,000 to \$10,000; in increments of \$2,000.

Employee: Supplemental Life benefits are reduced by 50% of the original amount at age 70. Benefits terminate at retirement.

Spouse: Supplemental Spouse Life benefits are reduced by 50% of the original amount at employee's age 70. Benefits terminate at employee's 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		\$0.48	\$0.48	\$0.67	\$0.67	\$0.95	\$1.43	\$2.28	\$3.71	\$5.61	\$10.83	\$17.58	\$24.80
\$20,000		\$0.96	\$0.96	\$1.34	\$1.34	\$1.90	\$2.86	\$4.56	\$7.42	\$11.22	\$21.66	\$35.16	\$49.60
\$30,000		\$1.44	\$1.44	\$2.01	\$2.01	\$2.85	\$4.29	\$6.84	\$11.13	\$16.83	\$32.49	\$52.74	\$74.40
\$40,000		\$1.92	\$1.92	\$2.68	\$2.68	\$3.80	\$5.72	\$9.12	\$14.84	\$22.44	\$43.32	\$70.32	\$99.20
\$50,000		\$2.40	\$2.40	\$3.35	\$3.35	\$4.75	\$7.15	\$11.40	\$18.55	\$28.05	\$54.15	\$87.90	\$124.00
\$60,000		\$2.88	\$2.88	\$4.02	\$4.02	\$5.70	\$8.58	\$13.68	\$22.26	\$33.66	\$64.98	\$105.48	\$148.80
\$70,000		\$3.36	\$3.36	\$4.69	\$4.69	\$6.65	\$10.01	\$15.96	\$25.97	\$39.27	\$75.81	\$123.06	\$173.60
\$80,000		\$3.84	\$3.84	\$5.36	\$5.36	\$7.60	\$11.44	\$18.24	\$29.68	\$44.88	\$86.64	\$140.64	\$198.40
\$90,000		\$4.32	\$4.32	\$6.03	\$6.03	\$8.55	\$12.87	\$20.52	\$33.39	\$50.49	\$97.47	\$158.22	\$223.20
\$100,000		\$4.80	\$4.80	\$6.70	\$6.70	\$9.50	\$14.30	\$22.80	\$37.10	\$56.10	\$108.30	\$175.80	\$248.00
\$110,000		\$5.28	\$5.28	\$7.37	\$7.37	\$10.45	\$15.73	\$25.08	\$40.81	\$61.71	\$119.13	\$193.38	\$272.80
\$120,000		\$5.76	\$5.76	\$8.04	\$8.04	\$11.40	\$17.16	\$27.36	\$44.52	\$67.32	\$129.96	\$210.96	\$297.60
\$130,000		\$6.24	\$6.24	\$8.71	\$8.71	\$12.35	\$18.59	\$29.64	\$48.23	\$72.93	\$140.79	\$228.54	\$322.40
\$140,000		\$6.72	\$6.72	\$9.38	\$9.38	\$13.30	\$20.02	\$31.92	\$51.94	\$78.54	\$151.62	\$246.12	\$347.20
\$150,000		\$7.20	\$7.20	\$10.05	\$10.05	\$14.25	\$21.45	\$34.20	\$55.65	\$84.15	\$162.45	\$263.70	\$372.00

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+
		\$0.24	\$0.24	\$0.34	\$0.34	\$0.48	\$0.72	\$1.14	\$1.86	\$2.81	\$5.42	\$8.79	\$12.40
\$5,000		\$0.48	\$0.48	\$0.67	\$0.67	\$0.95	\$1.43	\$2.28	\$3.71	\$5.61	\$10.83	\$17.58	\$24.80
\$10,000		\$0.72	\$0.72	\$1.01	\$1.01	\$1.43	\$2.15	\$3.42	\$5.57	\$8.42	\$16.25	\$26.37	\$37.20
\$15,000		\$0.96	\$0.96	\$1.34	\$1.34	\$1.90	\$2.86	\$4.56	\$7.42	\$11.22	\$21.66	\$35.16	\$49.60
\$20,000		\$1.20	\$1.20	\$1.68	\$1.68	\$2.38	\$3.58	\$5.70	\$9.28	\$14.03	\$27.08	\$43.95	\$62.00
\$25,000		\$1.44	\$1.44	\$2.01	\$2.01	\$2.85	\$4.29	\$6.84	\$11.13	\$16.83	\$32.49	\$52.74	\$74.40
\$30,000		\$1.68	\$1.68	\$2.35	\$2.35	\$3.33	\$5.01	\$7.98	\$12.99	\$19.64	\$37.91	\$61.53	\$86.80
\$35,000		\$1.92	\$1.92	\$2.68	\$2.68	\$3.80	\$5.72	\$9.12	\$14.84	\$22.44	\$43.32	\$70.32	\$99.20
\$40,000		\$2.16	\$2.16	\$3.02	\$3.02	\$4.28	\$6.44	\$10.26	\$16.70	\$25.25	\$48.74	\$79.11	\$111.60
\$45,000		\$2.40	\$2.40	\$3.35	\$3.35	\$4.75	\$7.15	\$11.40	\$18.55	\$28.05	\$54.15	\$87.90	\$124.00
\$50,000													

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