

El Paso Independent School District Premium Worksheet



VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE Monthly Premium Amount (Cost per Pay Period – 12/year)

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	\$0.0400	\$0.0320	\$0.0410	\$0.0620	\$0.0880	\$0.1410	\$0.2130	\$0.2970	\$0.3730	\$0.4940	\$1.1880	\$1.1880

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\div \$1,000} \times \text{Rate} = \text{Premium Amount}$$

SPOUSE/PARTNER VOLUNTARY TERM LIFE INSURANCE Monthly Premium Amount (Cost per Pay Period – 12/year)

Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount	Benefit Amount	Premium Amount
\$2,000	\$0.50	\$8,000	\$2.00	\$14,000	\$3.50	\$20,000	\$5.00
\$4,000	\$1.00	\$10,000	\$2.50	\$16,000	\$4.00		
\$6,000	\$1.50	\$12,000	\$3.00	\$18,000	\$4.50		

VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE Monthly Premium Amount (Cost per Pay Period – 12/year)

Benefit Amount	Cost For All Children
\$2,000	\$0.75