



WACO ISD / TEEBC TRUST F021842 - 337 Class 2

Eligibility

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

Supplemental Life/AD&D Insurance

Employee Benefit: **\$10,000 - \$100,000 in \$10,000 increments.**

Dependent Life Only

Dependent Benefit:	Spouse	Child(ren)
Option 1	\$5,000	\$2,000
Option 2	\$10,000	\$5,000
Option 3	\$15,000	\$5,000
Option 4	\$20,000	\$5,000
Option 5	\$25,000	\$5,000

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

Employee: Life and AD&D benefits reduce by 35% of the original amount at age 65, by 55% at age 70, by 70% at age 75 and by 80% at age 80. All benefits terminate at retirement.
 Spouse: Benefits terminate at Employee's age 70.

EMPLOYEE	
Supplemental Life/AD&D	
Monthly rates per \$1,000	
<u>Age</u>	<u>Rates</u>
All Ages	\$0.133

Guarantee Issue:	
Employee:	\$100,000
Spouse:	\$10,000
Child:	\$5,000

Supplemental Life/AD&D Insurance

Monthly Premium Cost (Based on 12 payroll deductions per year)

Employee		Dependent Spouse & Child (Life Only)		
Benefit Amount	Premium	Option	Premium	
\$10,000	\$1.33	1	\$0.50	
\$20,000	\$2.66	2	\$1.06	
\$30,000	\$3.99	3	\$1.26	
\$40,000	\$5.32	4	\$1.45	
\$50,000	\$6.65	5	\$1.65	
\$60,000	\$7.98			
\$70,000	\$9.31			
\$80,000	\$10.64			
\$90,000	\$11.97			
\$100,000	\$13.30			

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