

SUPPLEMENTAL GROUP LIFE and AD&D
PREMIUM RATE GRID



Central Heights ISD / TEEBC TRUST F021842 - 254

Eligibility

All Active Full Time Employees who regularly work 15 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 - \$500,000 in \$10,000 increments, not to exceed 5 times annual earnings.**
 Spouse Benefit: **\$5,000 - \$500,000 in \$5,000 increments, but not to exceed 100% of the employee benefit.**

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

Child Coverage (Life Only)

Live birth to Age 26: **\$5,000 or \$10,000**

Employee/Spouse: Life/AD&D benefits terminate at retirement.

Guarantee Issue:

Employee: **\$150,000**
 Spouse: **\$50,000**

Supplemental Life/AD&D Insurance

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

EMPLOYEE & SPOUSE	
Supplemental Life/AD&D	
<u>Monthly rates per \$1,000</u>	
<u>Age</u>	<u>Rates</u>
Under 25	\$0.080
25-29	\$0.080
30-34	\$0.090
35-39	\$0.100
40-44	\$0.150
45-49	\$0.200
50-54	\$0.330
55-59	\$0.540
60-64	\$0.820
65-69	\$1.360
70+	\$2.149
Dependent Life (Children)	
<u>Monthly Premium per Family</u>	
\$5,000	\$0.91
\$10,000	\$1.82

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+	
\$10,000	\$0.80	\$0.80	\$0.90	\$1.00	\$1.50	\$2.00	\$3.30	\$5.40	\$8.20	\$13.60	\$21.49	
\$20,000	\$1.60	\$1.60	\$1.80	\$2.00	\$3.00	\$4.00	\$6.60	\$10.80	\$16.40	\$27.20	\$42.98	
\$30,000	\$2.40	\$2.40	\$2.70	\$3.00	\$4.50	\$6.00	\$9.90	\$16.20	\$24.60	\$40.80	\$64.47	
\$40,000	\$3.20	\$3.20	\$3.60	\$4.00	\$6.00	\$8.00	\$13.20	\$21.60	\$32.80	\$54.40	\$85.96	
\$50,000	\$4.00	\$4.00	\$4.50	\$5.00	\$7.50	\$10.00	\$16.50	\$27.00	\$41.00	\$68.00	\$107.45	
\$60,000	\$4.80	\$4.80	\$5.40	\$6.00	\$9.00	\$12.00	\$19.80	\$32.40	\$49.20	\$81.60	\$128.94	
\$70,000	\$5.60	\$5.60	\$6.30	\$7.00	\$10.50	\$14.00	\$23.10	\$37.80	\$57.40	\$95.20	\$150.43	
\$80,000	\$6.40	\$6.40	\$7.20	\$8.00	\$12.00	\$16.00	\$26.40	\$43.20	\$65.60	\$108.80	\$171.92	
\$90,000	\$7.20	\$7.20	\$8.10	\$9.00	\$13.50	\$18.00	\$29.70	\$48.60	\$73.80	\$122.40	\$193.41	
\$100,000	\$8.00	\$8.00	\$9.00	\$10.00	\$15.00	\$20.00	\$33.00	\$54.00	\$82.00	\$136.00	\$214.90	
\$110,000	\$8.80	\$8.80	\$9.90	\$11.00	\$16.50	\$22.00	\$36.30	\$59.40	\$90.20	\$149.60	\$236.39	
\$120,000	\$9.60	\$9.60	\$10.80	\$12.00	\$18.00	\$24.00	\$39.60	\$64.80	\$98.40	\$163.20	\$257.88	
\$130,000	\$10.40	\$10.40	\$11.70	\$13.00	\$19.50	\$26.00	\$42.90	\$70.20	\$106.60	\$176.80	\$279.37	
\$140,000	\$11.20	\$11.20	\$12.60	\$14.00	\$21.00	\$28.00	\$46.20	\$75.60	\$114.80	\$190.40	\$300.86	
\$150,000	\$12.00	\$12.00	\$13.50	\$15.00	\$22.50	\$30.00	\$49.50	\$81.00	\$123.00	\$204.00	\$322.35	

SPOUSE (Employee attained Age)

\$5,000	\$0.40	\$0.40	\$0.45	\$0.50	\$0.75	\$1.00	\$1.65	\$2.70	\$4.10	\$6.80	\$10.75
\$10,000	\$0.80	\$0.80	\$0.90	\$1.00	\$1.50	\$2.00	\$3.30	\$5.40	\$8.20	\$13.60	\$21.49
\$15,000	\$1.20	\$1.20	\$1.35	\$1.50	\$2.25	\$3.00	\$4.95	\$8.10	\$12.30	\$20.40	\$32.24
\$20,000	\$1.60	\$1.60	\$1.80	\$2.00	\$3.00	\$4.00	\$6.60	\$10.80	\$16.40	\$27.20	\$42.98
\$25,000	\$2.00	\$2.00	\$2.25	\$2.50	\$3.75	\$5.00	\$8.25	\$13.50	\$20.50	\$33.73	\$53.73
\$30,000	\$2.40	\$2.40	\$2.70	\$3.00	\$4.50	\$6.00	\$9.90	\$16.20	\$24.60	\$40.80	\$64.47
\$35,000	\$2.80	\$2.80	\$3.15	\$3.50	\$5.25	\$7.00	\$11.55	\$18.90	\$28.70	\$47.60	\$75.22
\$40,000	\$3.20	\$3.20	\$3.60	\$4.00	\$6.00	\$8.00	\$13.20	\$21.60	\$32.80	\$54.40	\$85.96
\$45,000	\$3.60	\$3.60	\$4.05	\$4.50	\$6.75	\$9.00	\$14.85	\$24.30	\$36.90	\$61.20	\$96.71
\$50,000	\$4.00	\$4.00	\$4.50	\$5.00	\$7.50	\$10.00	\$16.50	\$27.00	\$41.00	\$68.00	\$107.45

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