

SHERMAN ISD / TEEBC TRUST F021842 - 336

Eligibility

All Active Full Time Employees who regularly work 30 hours per week are eligible for insurance on 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 - \$250,000 in \$5,000 increments, but not to exceed 50% of the employee benefit.**

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

Child Coverage (Life Only)

Live Birth to 6 Months - \$250

6 Months to Age 26 - \$10,000

Employee/ Spouse: All Benefits terminate at Employee's termination or retirement.

Guarantee Issue:

Employee \$200,000

Spouse \$30,000

Supplemental Life/AD&D Insurance

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

EMPLOYEE & SPOUSE Supplemental Life/AD&D Monthly rates per \$1,000	
Age	Rates
Under 29	\$0.060
30-34	\$0.065
35-39	\$0.080
40-44	\$0.116
45-49	\$0.170
50-54	\$0.250
55-59	\$0.440
60-64	\$0.680
65-69	\$1.220
70-74	\$2.520
75-79	\$7.530
80+	\$16.250
Dependent Life (Children) Monthly Premium per Family	
\$10,000	\$2.00

EMPLOYEE Benefit Amount	ATTAINED AGE												
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
\$10,000	\$0.60	\$0.65	\$0.80	\$1.16	\$1.70	\$2.50	\$4.40	\$6.80	\$12.20	\$25.20	\$75.30	\$162.50	
\$20,000	\$1.20	\$1.30	\$1.60	\$2.32	\$3.40	\$5.00	\$8.80	\$13.60	\$24.40	\$50.40	\$150.60	\$325.00	
\$30,000	\$1.80	\$1.95	\$2.40	\$3.48	\$5.10	\$7.50	\$13.20	\$20.40	\$36.60	\$75.60	\$225.90	\$487.50	
\$40,000	\$2.40	\$2.60	\$3.20	\$4.64	\$6.80	\$10.00	\$17.60	\$27.20	\$48.80	\$100.80	\$301.20	\$650.00	
\$50,000	\$3.00	\$3.25	\$4.00	\$5.80	\$8.50	\$12.50	\$22.00	\$34.00	\$61.00	\$126.00	\$376.50	\$812.50	
\$60,000	\$3.60	\$3.90	\$4.80	\$6.96	\$10.20	\$15.00	\$26.40	\$40.80	\$73.20	\$151.20	\$451.80	\$975.00	
\$70,000	\$4.20	\$4.55	\$5.60	\$8.12	\$11.90	\$17.50	\$30.80	\$47.60	\$85.40	\$176.40	\$527.10	\$1,137.50	
\$80,000	\$4.80	\$5.20	\$6.40	\$9.28	\$13.60	\$20.00	\$35.20	\$54.40	\$97.60	\$201.60	\$602.40	\$1,300.00	
\$90,000	\$5.40	\$5.85	\$7.20	\$10.44	\$15.30	\$22.50	\$39.60	\$61.20	\$109.80	\$226.80	\$677.70	\$1,462.50	
\$100,000	\$6.00	\$6.50	\$8.00	\$11.60	\$17.00	\$25.00	\$44.00	\$68.00	\$122.00	\$252.00	\$753.00	\$1,625.00	
\$110,000	\$6.60	\$7.15	\$8.80	\$12.76	\$18.70	\$27.50	\$48.40	\$74.80	\$134.20	\$277.20	\$828.30	\$1,787.50	
\$120,000	\$7.20	\$7.80	\$9.60	\$13.92	\$20.40	\$30.00	\$52.80	\$81.60	\$146.40	\$302.40	\$903.60	\$1,950.00	
\$130,000	\$7.80	\$8.45	\$10.40	\$15.08	\$22.10	\$32.50	\$57.20	\$88.40	\$158.60	\$327.60	\$978.90	\$2,112.50	
\$140,000	\$8.40	\$9.10	\$11.20	\$16.24	\$23.80	\$35.00	\$61.60	\$95.20	\$170.80	\$352.80	\$1,054.20	\$2,275.00	
\$150,000	\$9.00	\$9.75	\$12.00	\$17.40	\$25.50	\$37.50	\$66.00	\$102.00	\$183.00	\$378.00	\$1,129.50	\$2,437.50	
\$160,000	\$9.60	\$10.40	\$12.80	\$18.56	\$27.20	\$40.00	\$70.40	\$108.80	\$195.20	\$403.20	\$1,204.80	\$2,600.00	
\$170,000	\$10.20	\$11.05	\$13.60	\$19.72	\$28.90	\$42.50	\$74.80	\$115.60	\$207.40	\$428.40	\$1,280.10	\$2,762.50	
\$180,000	\$10.80	\$11.70	\$14.40	\$20.88	\$30.60	\$45.00	\$79.20	\$122.40	\$219.60	\$453.60	\$1,355.40	\$2,925.00	
\$190,000	\$11.40	\$12.35	\$15.20	\$22.04	\$32.30	\$47.50	\$83.60	\$129.20	\$231.80	\$478.80	\$1,430.70	\$3,087.50	
\$200,000	\$12.00	\$13.00	\$16.00	\$23.20	\$34.00	\$50.00	\$88.00	\$136.00	\$244.00	\$504.00	\$1,506.00	\$3,250.00	

SPOUSE (Employee attained Age)

\$5,000	\$0.30	\$0.33	\$0.40	\$0.58	\$0.85	\$1.25	\$2.20	\$3.40	\$6.10	\$12.60	\$37.65	\$81.25
\$10,000	\$0.60	\$0.65	\$0.80	\$1.16	\$1.70	\$2.50	\$4.40	\$6.80	\$12.20	\$25.20	\$75.30	\$162.50
\$15,000	\$0.90	\$0.98	\$1.20	\$1.74	\$2.55	\$3.75	\$6.60	\$10.20	\$18.30	\$37.80	\$112.95	\$243.75
\$20,000	\$1.20	\$1.30	\$1.60	\$2.32	\$3.40	\$5.00	\$8.80	\$13.60	\$24.40	\$50.40	\$150.60	\$325.00
\$25,000	\$1.50	\$1.63	\$2.00	\$2.90	\$4.25	\$6.25	\$11.00	\$17.00	\$30.50	\$60.25	\$188.25	\$406.25
\$30,000	\$1.80	\$1.95	\$2.40	\$3.48	\$5.10	\$7.50	\$13.20	\$20.40	\$36.60	\$75.60	\$225.90	\$487.50

Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations. For internal use only: Policy number FDL1-504-707

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