



KILGORE ISD / TEEBC TRUST F021842 - 150

Eligibility

All Active Full Time Employees who regularly work 10 hours a week and Bus Drivers 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. If Employee initially becomes insured after attaining age 70 benefit is subject to a maximum benefit of \$50,000.**

Spouse Benefit: **\$5,000 - \$250,000 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: **\$10,000**

Employee: Basic and Supplemental Life/AD&D benefits reduce by 35% of the original amount at age 65, then 50% of the original amount at age 70. Benefits terminate at retirement.

Spouse: Supplemental Life/AD&D benefits terminate upon the Employee's attained age 70.

Guarantee Issue:

Employee **\$200,000**
 Spouse **\$50,000**

Supplemental Life Insurance/AD&D

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 29	\$0.070
30-39	\$0.080
40-44	\$0.110
45-49	\$0.170
50-54	\$0.290
55-59	\$0.470
60-64	\$0.640
65-69	\$1.130
70-74	\$2.010
75-79	\$2.310
80+	\$5.320
Dependent Life (Children)	
<u>Monthly Premium per Family</u>	
\$10,000	\$1.80

EMPLOYEE Benefit Amount	ATTAINED AGE											
	<29	30-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
\$10,000	\$0.70	\$0.80	\$1.10	\$1.70	\$2.90	\$4.70	\$6.40	\$11.30	\$20.10	\$23.10	\$53.20	
\$20,000	\$1.40	\$1.60	\$2.20	\$3.40	\$5.80	\$9.40	\$12.80	\$22.60	\$40.20	\$46.20	\$106.40	
\$30,000	\$2.10	\$2.40	\$3.30	\$5.10	\$8.70	\$14.10	\$19.20	\$33.90	\$60.30	\$69.30	\$159.60	
\$40,000	\$2.80	\$3.20	\$4.40	\$6.80	\$11.60	\$18.80	\$25.60	\$45.20	\$80.40	\$92.40	\$212.80	
\$50,000	\$3.50	\$4.00	\$5.50	\$8.50	\$14.50	\$23.50	\$32.00	\$56.50	\$100.50	\$115.50	\$266.00	
\$60,000	\$4.20	\$4.80	\$6.60	\$10.20	\$17.40	\$28.20	\$38.40	\$67.80	\$120.60	\$138.60	\$319.20	
\$70,000	\$4.90	\$5.60	\$7.70	\$11.90	\$20.30	\$32.90	\$44.80	\$79.10	\$140.70	\$161.70	\$372.40	
\$80,000	\$5.60	\$6.40	\$8.80	\$13.60	\$23.20	\$37.60	\$51.20	\$90.40	\$160.80	\$184.80	\$425.60	
\$90,000	\$6.30	\$7.20	\$9.90	\$15.30	\$26.10	\$42.30	\$57.60	\$101.70	\$180.90	\$207.90	\$478.80	
\$100,000	\$7.00	\$8.00	\$11.00	\$17.00	\$29.00	\$47.00	\$64.00	\$113.00	\$201.00	\$231.00	\$532.00	
\$110,000	\$7.70	\$8.80	\$12.10	\$18.70	\$31.90	\$51.70	\$70.40	\$124.30	\$221.10	\$254.10	\$585.20	
\$120,000	\$8.40	\$9.60	\$13.20	\$20.40	\$34.80	\$56.40	\$76.80	\$135.60	\$241.20	\$277.20	\$638.40	
\$130,000	\$9.10	\$10.40	\$14.30	\$22.10	\$37.70	\$61.10	\$83.20	\$146.90	\$261.30	\$300.30	\$691.60	
\$140,000	\$9.80	\$11.20	\$15.40	\$23.80	\$40.60	\$65.80	\$89.60	\$158.20	\$281.40	\$323.40	\$744.80	
\$150,000	\$10.50	\$12.00	\$16.50	\$25.50	\$43.50	\$70.50	\$96.00	\$169.50	\$301.50	\$346.50	\$798.00	
\$160,000	\$11.20	\$12.80	\$17.60	\$27.20	\$46.40	\$75.20	\$102.40	\$180.80	\$321.60	\$369.60	\$851.20	
\$170,000	\$11.90	\$13.60	\$18.70	\$28.90	\$49.30	\$79.90	\$108.80	\$192.10	\$341.70	\$392.70	\$904.40	
\$180,000	\$12.60	\$14.40	\$19.80	\$30.60	\$52.20	\$84.60	\$115.20	\$203.40	\$361.80	\$415.80	\$957.60	
\$190,000	\$13.30	\$15.20	\$20.90	\$32.30	\$55.10	\$89.30	\$121.60	\$214.70	\$381.90	\$438.90	\$1,010.80	
\$200,000	\$14.00	\$16.00	\$22.00	\$34.00	\$58.00	\$94.00	\$128.00	\$226.00	\$402.00	\$462.00	\$1,064.00	

SPOUSE (Employee attained Age)

\$5,000	\$0.35	\$0.40	\$0.55	\$0.85	\$1.45	\$2.35	\$3.20	\$5.65
\$10,000	\$0.70	\$0.80	\$1.10	\$1.70	\$2.90	\$4.70	\$6.40	\$11.30
\$15,000	\$1.05	\$1.20	\$1.65	\$2.55	\$4.35	\$7.05	\$9.60	\$16.95
\$20,000	\$1.40	\$1.60	\$2.20	\$3.40	\$5.80	\$9.40	\$12.80	\$22.60
\$25,000	\$1.75	\$2.00	\$2.75	\$4.25	\$7.25	\$11.75	\$16.00	\$28.25
\$30,000	\$2.10	\$2.40	\$3.30	\$5.10	\$8.70	\$14.10	\$19.20	\$33.90
\$35,000	\$2.45	\$2.80	\$3.85	\$5.95	\$10.15	\$16.45	\$22.40	\$39.55
\$40,000	\$2.80	\$3.20	\$4.40	\$6.80	\$11.60	\$18.80	\$25.60	\$45.20
\$45,000	\$3.15	\$3.60	\$4.95	\$7.65	\$13.05	\$21.15	\$28.80	\$50.85
\$50,000	\$3.50	\$4.00	\$5.50	\$8.50	\$14.50	\$23.50	\$32.00	\$56.50

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.