

**VOLUNTARY GROUP LIFE AND AD&D
PREMIUM RATE GRID**



Corsicana ISD / TEEBC Trust F021842 - 308

Eligibility

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

Voluntary Life/AD&D Insurance

Employee Benefit: **\$20,000 to \$500,000, in increments of \$10,000, not to exceed 5 times annual earnings.**

Spouse Benefit: **\$5,000 to \$250,000, in increments of \$5,000, but not to exceed 50% of the employee benefit**

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

Child Coverage Life/AD&D

Live Birth to 6 months: \$1,000

6 months to Age 26: \$1,000 to \$10,000 in increments of \$1,000.

Employee/Spouse: Voluntary Life and AD&D benefits reduce by 35% of the original amount at age 70 then 55% of the original amount at age 75. Benefits terminate at retirement.

Guarantee Issue:

Employee: **\$180,000**

Spouse: **\$50,000**

EMPLOYEE/SPOUSE Voluntary Life/AD&D Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.052
20-24	\$0.053
25-29	\$0.080
30-34	\$0.080
35-39	\$0.107
40-44	\$0.162
45-49	\$0.217
50-54	\$0.346
55-59	\$0.456
60-64	\$1.036
65-69	\$1.664
70-74	\$2.834
75+	\$10.400

Dependent Life/AD&D (Children) Monthly Rate per \$1,000	
\$1,000	\$0.21

Employee Voluntary Life/AD&D Insurance

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

Benefit Amount	EMPLOYEE ATTAINED AGE												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$20,000	\$1.04	\$1.06	\$1.60	\$1.60	\$2.14	\$3.24	\$4.34	\$6.92	\$9.12	\$20.72	\$33.28	\$56.68	\$208.00
\$30,000	\$1.56	\$1.59	\$2.40	\$2.40	\$3.21	\$4.86	\$6.51	\$10.38	\$13.68	\$31.08	\$49.92	\$85.02	\$312.00
\$40,000	\$2.08	\$2.12	\$3.20	\$3.20	\$4.28	\$6.48	\$8.68	\$13.84	\$18.24	\$41.44	\$66.56	\$113.36	\$416.00
\$50,000	\$2.60	\$2.65	\$4.00	\$4.00	\$5.35	\$8.10	\$10.85	\$17.30	\$22.80	\$51.80	\$83.20	\$141.70	\$520.00
\$60,000	\$3.12	\$3.18	\$4.80	\$4.80	\$6.42	\$9.72	\$13.02	\$20.76	\$27.36	\$62.16	\$99.84	\$170.04	\$624.00
\$70,000	\$3.64	\$3.71	\$5.60	\$5.60	\$7.49	\$11.34	\$15.19	\$24.22	\$31.92	\$72.52	\$116.48	\$198.38	\$728.00
\$80,000	\$4.24	\$4.24	\$6.40	\$6.40	\$8.56	\$12.96	\$17.36	\$27.68	\$36.48	\$82.88	\$133.12	\$226.72	\$832.00
\$90,000	\$4.68	\$4.77	\$7.20	\$7.20	\$9.63	\$14.58	\$19.53	\$31.14	\$41.04	\$93.24	\$149.76	\$255.06	\$936.00
\$100,000	\$5.20	\$5.30	\$8.00	\$8.00	\$10.70	\$16.20	\$21.70	\$34.60	\$45.60	\$103.60	\$166.40	\$283.40	\$1,040.00
\$110,000	\$5.72	\$5.83	\$8.80	\$8.80	\$11.77	\$17.82	\$23.87	\$38.06	\$50.16	\$113.96	\$183.04	\$311.74	\$1,144.00
\$120,000	\$6.24	\$6.36	\$9.60	\$9.60	\$12.84	\$19.44	\$26.04	\$41.52	\$54.72	\$124.32	\$199.68	\$340.08	\$1,248.00
\$130,000	\$6.76	\$6.89	\$10.40	\$10.40	\$13.91	\$21.06	\$28.21	\$44.98	\$59.28	\$134.68	\$216.32	\$368.42	\$1,352.00
\$140,000	\$7.28	\$7.42	\$11.20	\$11.20	\$14.98	\$22.68	\$30.38	\$48.44	\$63.84	\$145.04	\$232.96	\$396.76	\$1,456.00
\$150,000	\$7.80	\$7.95	\$12.00	\$12.00	\$16.05	\$24.30	\$32.55	\$51.90	\$68.40	\$155.40	\$249.60	\$425.10	\$1,560.00
\$160,000	\$8.32	\$8.48	\$12.80	\$12.80	\$17.12	\$25.92	\$34.72	\$55.36	\$72.96	\$165.76	\$266.24	\$453.44	\$1,664.00
\$170,000	\$8.84	\$9.01	\$13.60	\$13.60	\$18.19	\$27.54	\$36.89	\$58.82	\$77.52	\$176.12	\$282.88	\$481.78	\$1,768.00
\$180,000	\$9.36	\$9.54	\$14.40	\$14.40	\$19.26	\$29.16	\$39.06	\$62.28	\$82.08	\$186.48	\$299.52	\$510.12	\$1,872.00

Spouse (Employee Attained Age)													
Benefit Amount	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.26	\$0.27	\$0.40	\$0.40	\$0.54	\$0.81	\$1.09	\$1.73	\$2.28	\$5.18	\$8.32	\$14.17	\$52.00
\$10,000	\$0.52	\$0.53	\$0.80	\$0.80	\$1.07	\$1.62	\$2.17	\$3.46	\$4.56	\$10.36	\$16.64	\$28.34	\$104.00
\$15,000	\$0.78	\$0.80	\$1.20	\$1.20	\$1.61	\$2.43	\$3.26	\$5.19	\$6.84	\$15.54	\$24.96	\$42.51	\$156.00
\$20,000	\$1.04	\$1.06	\$1.60	\$1.60	\$2.14	\$3.24	\$4.34	\$6.92	\$9.12	\$20.72	\$33.28	\$56.68	\$208.00
\$25,000	\$1.30	\$1.33	\$2.00	\$2.00	\$2.68	\$4.05	\$5.43	\$8.65	\$11.40	\$25.90	\$41.60	\$70.85	\$260.00
\$30,000	\$1.56	\$1.59	\$2.40	\$2.40	\$3.21	\$4.86	\$6.51	\$10.38	\$13.68	\$31.08	\$49.92	\$85.02	\$312.00
\$35,000	\$1.82	\$1.86	\$2.80	\$2.80	\$3.75	\$5.67	\$7.60	\$12.11	\$15.96	\$36.26	\$58.24	\$99.19	\$364.00
\$40,000	\$2.12	\$2.12	\$3.20	\$3.20	\$4.28	\$6.48	\$8.68	\$13.84	\$18.24	\$41.44	\$66.56	\$113.36	\$416.00
\$45,000	\$2.34	\$2.39	\$3.60	\$3.60	\$4.82	\$7.29	\$9.77	\$15.57	\$20.52	\$46.62	\$74.88	\$127.53	\$468.00
\$50,000	\$2.60	\$2.65	\$4.00	\$4.00	\$5.35	\$8.10	\$10.85	\$17.30	\$22.80	\$51.80	\$83.20	\$141.70	\$520.00

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