



FRUITVALE ISD / TEEBC TRUST F021842 - 108

Eligibility

All Active Full Time Employees who regularly work 10 hours per week & Bus Drivers are eligible for insurance on their date of hire.

Supplemental Life and AD&D

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

Spouse Benefit: **\$5,000 to \$250,000 in \$5,000 increments.**
(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 14 Days: **\$5,000**
14 Days to Age 26: **\$5,000 or \$10,000**

Guarantee Issue*

| | | |
|----------|------------------|---|
| Employee | \$150,000 | Under age 65, \$30,000 age 65-69 |
| Spouse | \$50,000 | Under age 60, \$10,000 age 60-69 |

***NEW HIRES ONLY**

Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70.
All benefits terminate at retirement.
Spouse: Benefits terminate at Employee's age 70.

Employee/Spouse Supplemental Life and AD&D

Monthly rates per \$1,000

| Age | Rates |
|----------|---------|
| Under 20 | \$0.080 |
| 20-24 | \$0.080 |
| 25-29 | \$0.090 |
| 30-34 | \$0.110 |
| 35-39 | \$0.130 |
| 40-44 | \$0.180 |
| 45-49 | \$0.280 |
| 50-54 | \$0.440 |
| 55-59 | \$0.700 |
| 60-64 | \$0.870 |
| 65+ | \$1.490 |

Dependent Life (Children)

| Monthly Premium per Family | |
|----------------------------|---------|
| Life | Premium |
| \$5,000 | \$0.50 |
| \$10,000 | \$1.00 |

Supplemental Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

| Employee Benefit Amount | ATTAINED AGE | | | | | | | | | | | |
|-------------------------|--------------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|--|
| | <20 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65+ | |
| \$10,000 | \$0.80 | \$0.80 | \$0.90 | \$1.10 | \$1.30 | \$1.80 | \$2.80 | \$4.40 | \$7.00 | \$8.70 | \$14.90 | |
| \$20,000 | \$1.60 | \$1.60 | \$1.80 | \$2.20 | \$2.60 | \$3.60 | \$5.60 | \$8.80 | \$14.00 | \$17.40 | \$29.80 | |
| \$30,000 | \$2.40 | \$2.40 | \$2.70 | \$3.30 | \$3.90 | \$5.40 | \$8.40 | \$13.20 | \$21.00 | \$26.10 | \$44.70 | |
| \$40,000 | \$3.20 | \$3.20 | \$3.60 | \$4.40 | \$5.20 | \$7.20 | \$11.20 | \$17.60 | \$28.00 | \$34.80 | \$59.60 | |
| \$50,000 | \$4.00 | \$4.00 | \$4.50 | \$5.50 | \$6.50 | \$9.00 | \$14.00 | \$22.00 | \$35.00 | \$43.50 | \$74.50 | |
| \$60,000 | \$4.80 | \$4.80 | \$5.40 | \$6.60 | \$7.80 | \$10.80 | \$16.80 | \$26.40 | \$42.00 | \$52.20 | \$89.40 | |
| \$70,000 | \$5.60 | \$5.60 | \$6.30 | \$7.70 | \$9.10 | \$12.60 | \$19.60 | \$30.80 | \$49.00 | \$60.90 | \$104.30 | |
| \$80,000 | \$6.40 | \$6.40 | \$7.20 | \$8.80 | \$10.40 | \$14.40 | \$22.40 | \$35.20 | \$56.00 | \$69.60 | \$119.20 | |
| \$90,000 | \$7.20 | \$7.20 | \$8.10 | \$9.90 | \$11.70 | \$16.20 | \$25.20 | \$39.60 | \$63.00 | \$78.30 | \$134.10 | |
| \$100,000 | \$8.00 | \$8.00 | \$9.00 | \$11.00 | \$13.00 | \$18.00 | \$28.00 | \$44.00 | \$70.00 | \$87.00 | \$149.00 | |
| \$110,000 | \$8.80 | \$8.80 | \$9.90 | \$12.10 | \$14.30 | \$19.80 | \$30.80 | \$48.40 | \$77.00 | \$95.70 | \$163.90 | |
| \$120,000 | \$9.60 | \$9.60 | \$10.80 | \$13.20 | \$15.60 | \$21.60 | \$33.60 | \$52.80 | \$84.00 | \$104.40 | \$178.80 | |
| \$130,000 | \$10.40 | \$10.40 | \$11.70 | \$14.30 | \$16.90 | \$23.40 | \$36.40 | \$57.20 | \$91.00 | \$113.10 | \$193.70 | |
| \$140,000 | \$11.20 | \$11.20 | \$12.60 | \$15.40 | \$18.20 | \$25.20 | \$39.20 | \$61.60 | \$98.00 | \$121.80 | \$208.60 | |
| \$150,000 | \$12.00 | \$12.00 | \$13.50 | \$16.50 | \$19.50 | \$27.00 | \$42.00 | \$66.00 | \$105.00 | \$130.50 | \$223.50 | |

| 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+ | |
| \$5,000 | \$0.40 | \$0.40 | \$0.45 | \$0.55 | \$0.65 | \$0.90 | \$1.40 | \$2.20 | \$3.50 | \$4.35 | \$7.45 | |
| \$10,000 | \$0.80 | \$0.80 | \$0.90 | \$1.10 | \$1.30 | \$1.80 | \$2.80 | \$4.40 | \$7.00 | \$8.70 | \$14.90 | |
| \$15,000 | \$1.20 | \$1.20 | \$1.35 | \$1.65 | \$1.95 | \$2.70 | \$4.20 | \$6.60 | \$10.50 | \$13.05 | \$22.35 | |
| \$20,000 | \$1.60 | \$1.60 | \$1.80 | \$2.20 | \$2.60 | \$3.60 | \$5.60 | \$8.80 | \$14.00 | \$17.40 | \$29.80 | |
| \$25,000 | \$2.00 | \$2.00 | \$2.25 | \$2.75 | \$3.25 | \$4.50 | \$7.00 | \$11.00 | \$17.50 | \$21.75 | \$37.25 | |
| \$30,000 | \$2.40 | \$2.40 | \$2.70 | \$3.30 | \$3.90 | \$5.40 | \$8.40 | \$13.20 | \$21.00 | \$26.10 | \$44.70 | |
| \$35,000 | \$2.80 | \$2.80 | \$3.15 | \$3.85 | \$4.55 | \$6.30 | \$9.80 | \$15.40 | \$24.50 | \$30.45 | \$52.15 | |
| \$40,000 | \$3.20 | \$3.20 | \$3.60 | \$4.40 | \$5.20 | \$7.20 | \$11.20 | \$17.60 | \$28.00 | \$34.80 | \$59.60 | |
| \$45,000 | \$3.60 | \$3.60 | \$4.05 | \$4.95 | \$5.85 | \$8.10 | \$12.60 | \$19.80 | \$31.50 | \$39.15 | \$67.05 | |
| \$50,000 | \$4.00 | \$4.00 | \$4.50 | \$5.50 | \$6.50 | \$9.00 | \$14.00 | \$22.00 | \$35.00 | \$43.50 | \$74.50 | |

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