

Supplemental Life
PREMIUM RATE GRID



**BlueCross BlueShield
of Texas**

City of Burnet

Eligibility

All Active Full-Time Employees working at least 30 hours per week

Supplemental Life

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$250,000 in \$5,000 increments.
(not to exceed 100% of the employee benefit)**

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

The Spouse amount may not exceed the amount for which the employee is eligible.

Guarantee Issue*

Employee	\$130,000
Spouse	\$30,000

*Assumes 38% participation

Child Coverage

Birth to 14 days:	\$0
15 days to 6 months:	\$1,000
6 months to age 26:	\$1,000 to \$10,000 in increments of \$1,000

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

Supplemental Life

Premium Cost (Based on 26 payroll deductions per year)

Benefit Amount	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
\$10,000	\$0.29	\$0.29	\$0.29	\$0.31	\$0.39	\$0.56	\$0.96	\$1.88	\$3.04	\$3.74	\$6.45	\$15.11
\$20,000	\$0.57	\$0.57	\$0.57	\$0.63	\$0.78	\$1.13	\$1.91	\$3.77	\$6.07	\$7.49	\$12.90	\$30.22
\$30,000	\$0.86	\$0.86	\$0.86	\$0.94	\$1.16	\$1.69	\$2.87	\$5.65	\$9.11	\$11.23	\$19.36	\$45.33
\$40,000	\$1.14	\$1.14	\$1.14	\$1.26	\$1.55	\$2.25	\$3.82	\$7.53	\$12.15	\$14.97	\$25.81	\$60.44
\$50,000	\$1.43	\$1.43	\$1.43	\$1.57	\$1.94	\$2.82	\$4.78	\$9.42	\$15.18	\$18.72	\$32.26	\$75.55
\$60,000	\$1.72	\$1.72	\$1.72	\$1.88	\$2.33	\$3.38	\$5.73	\$11.30	\$18.22	\$22.46	\$38.71	\$90.66
\$70,000	\$2.00	\$2.00	\$2.00	\$2.20	\$2.71	\$3.94	\$6.69	\$13.18	\$21.26	\$26.20	\$45.17	\$105.78
\$80,000	\$2.29	\$2.29	\$2.29	\$2.51	\$3.10	\$4.50	\$7.64	\$15.06	\$24.30	\$29.94	\$51.62	\$120.89
\$90,000	\$2.58	\$2.58	\$2.58	\$2.82	\$3.49	\$5.07	\$8.60	\$16.95	\$27.33	\$33.69	\$58.07	\$136.00
\$100,000	\$2.86	\$2.86	\$2.86	\$3.14	\$3.88	\$5.63	\$9.55	\$18.83	\$30.37	\$37.43	\$64.52	\$151.11
\$110,000	\$3.15	\$3.15	\$3.15	\$3.45	\$4.26	\$6.19	\$10.51	\$20.71	\$33.41	\$41.17	\$70.98	\$166.22
\$120,000	\$3.43	\$3.43	\$3.43	\$3.77	\$4.65	\$6.76	\$11.46	\$22.60	\$36.44	\$44.92	\$77.43	\$181.33
\$130,000	\$3.72	\$3.72	\$3.72	\$4.08	\$5.04	\$7.32	\$12.42	\$24.48	\$39.48	\$48.66	\$83.88	\$196.44
\$140,000	\$4.01	\$4.01	\$4.01	\$4.39	\$5.43	\$7.88	\$13.38	\$26.36	\$42.52	\$52.40	\$90.33	\$211.55
\$150,000	\$4.29	\$4.29	\$4.29	\$4.71	\$5.82	\$8.45	\$14.33	\$28.25	\$45.55	\$56.15	\$96.78	\$226.66
\$200,000	\$5.72	\$5.72	\$5.72	\$6.28	\$7.75	\$11.26	\$19.11	\$37.66	\$60.74	\$74.86	\$129.05	\$302.22
\$250,000	\$7.15	\$7.15	\$7.15	\$7.85	\$9.69	\$14.08	\$23.88	\$47.08	\$75.92	\$93.58	\$161.31	\$377.77
\$300,000	\$8.58	\$8.58	\$8.58	\$9.42	\$11.63	\$16.89	\$28.66	\$56.49	\$91.11	\$112.29	\$193.57	\$453.32
\$350,000	\$10.02	\$10.02	\$10.02	\$10.98	\$13.57	\$19.71	\$33.44	\$65.91	\$106.29	\$131.01	\$225.83	\$528.88
\$400,000	\$11.45	\$11.45	\$11.45	\$12.55	\$15.51	\$22.52	\$38.22	\$75.32	\$121.48	\$149.72	\$258.09	\$604.43
\$450,000	\$12.88	\$12.88	\$12.88	\$14.12	\$17.45	\$25.34	\$42.99	\$84.74	\$136.66	\$168.44	\$290.35	\$679.98
\$500,000	\$14.31	\$14.31	\$14.31	\$15.69	\$19.38	\$28.15	\$47.77	\$94.15	\$151.85	\$187.15	\$322.62	\$755.54

Employee Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.062
20-24	\$0.062
25-29	\$0.062
30-34	\$0.068
35-39	\$0.084
40-44	\$0.122
45-49	\$0.207
50-54	\$0.408
55-59	\$0.658
60-64	\$0.811
65-69	\$1.398
70-74	\$3.274
75+	*
*Please contact your HR Department	
Dependent Life (Children)	
Monthly Premium per Family	
Life	
\$1,000	\$0.16
\$10,000	\$1.60

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

Life and AD&D benefits reduce by 35% of the original amount at age 65.

Supplemental Spouse benefits terminate at age 70

Supplemental Life

Premium Cost (Based on 26 payroll deductions per year)

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
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\$10,000	\$0.29	\$0.29	\$0.29	\$0.31	\$0.39	\$0.56	\$0.96	\$1.88	\$3.04	\$3.74	\$6.45
\$15,000	\$0.43	\$0.43	\$0.43	\$0.47	\$0.58	\$0.84	\$1.43	\$2.82	\$4.56	\$5.61	\$9.68
\$20,000	\$0.57	\$0.57	\$0.57	\$0.63	\$0.78	\$1.13	\$1.91	\$3.77	\$6.07	\$7.49	\$12.90
\$25,000	\$0.72	\$0.72	\$0.72	\$0.78	\$0.97	\$1.41	\$2.39	\$4.71	\$7.59	\$9.36	\$16.13
\$30,000	\$0.86	\$0.86	\$0.86	\$0.94	\$1.16	\$1.69	\$2.87	\$5.65	\$9.11	\$11.23	\$19.36
\$35,000	\$1.00	\$1.00	\$1.00	\$1.10	\$1.36	\$1.97	\$3.34	\$6.59	\$10.63	\$13.10	\$22.58
\$40,000	\$1.14	\$1.14	\$1.14	\$1.26	\$1.55	\$2.25	\$3.82	\$7.53	\$12.15	\$14.97	\$25.81
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\$50,000	\$1.43	\$1.43	\$1.43	\$1.57	\$1.94	\$2.82	\$4.78	\$9.42	\$15.18	\$18.72	\$32.26
\$75,000	\$2.15	\$2.15	\$2.15	\$2.35	\$2.91	\$4.22	\$7.17	\$14.12	\$22.78	\$28.07	\$48.39
\$100,000	\$2.86	\$2.86	\$2.86	\$3.14	\$3.88	\$5.63	\$9.55	\$18.83	\$30.37	\$37.43	\$64.52
\$125,000	\$3.58	\$3.58	\$3.58	\$3.92	\$4.85	\$7.04	\$11.94	\$23.54	\$37.96	\$46.79	\$80.65
\$150,000	\$4.29	\$4.29	\$4.29	\$4.71	\$5.82	\$8.45	\$14.33	\$28.25	\$45.55	\$56.15	\$96.78
\$175,000	\$5.01	\$5.01	\$5.01	\$5.49	\$6.78	\$9.85	\$16.72	\$32.95	\$53.15	\$65.50	\$112.92
\$200,000	\$5.72	\$5.72	\$5.72	\$6.28	\$7.75	\$11.26	\$19.11	\$37.66	\$60.74	\$74.86	\$129.05
\$225,000	\$6.44	\$6.44	\$6.44	\$7.06	\$8.72	\$12.67	\$21.50	\$42.37	\$68.33	\$84.22	\$145.18
\$250,000	\$7.15	\$7.15	\$7.15	\$7.85	\$9.69	\$14.08	\$23.88	\$47.08	\$75.92	\$93.58	\$161.31

Spouse Supplemental Life	
Monthly rates per \$1,000	
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Dependent Life (Children)	
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