



**ROCKPORT-FULTON ISD / TEEBC TRUST F021842 - 363**

**Eligibility**

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

**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 50% of the employee benefit)**

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

**Child Coverage**

Live Birth to Age 26: **\$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 benefits reduce by 50% of the original amount at age 70.  
All benefits terminate at retirement.

Spouse: Benefits terminate at Employee's age 70.

<b>Employee/Spouse Supplemental Life</b>	
Monthly rates per \$1,000	
<u>Age</u>	<u>Rates</u>
Under 20	\$0.050
20-24	\$0.050
25-29	\$0.060
30-34	\$0.080
35-39	\$0.100
40-44	\$0.150
45-49	\$0.250
50-54	\$0.410
55-59	\$0.670
60-64	\$0.840
65+	\$1.460

  

<b>Dependent Life (Children)</b>	
Monthly Premium per Family	
<u>Life</u>	<u>Premium</u>
\$10,000	\$1.00

**Supplemental Life**

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	\$0.50	\$0.50	\$0.60	\$0.80	\$1.00	\$1.50	\$2.50	\$4.10	\$6.70	\$8.40	\$14.60
\$20,000	\$1.00	\$1.00	\$1.20	\$1.60	\$2.00	\$3.00	\$5.00	\$8.20	\$13.40	\$16.80	\$29.20
\$30,000	\$1.50	\$1.50	\$1.80	\$2.40	\$3.00	\$4.50	\$7.50	\$12.30	\$20.10	\$25.20	\$43.80
\$40,000	\$2.00	\$2.00	\$2.40	\$3.20	\$4.00	\$6.00	\$10.00	\$16.40	\$26.80	\$33.60	\$58.40
\$50,000	\$2.50	\$2.50	\$3.00	\$4.00	\$5.00	\$7.50	\$12.50	\$20.50	\$33.50	\$42.00	\$73.00
\$60,000	\$3.00	\$3.00	\$3.60	\$4.80	\$6.00	\$9.00	\$15.00	\$24.60	\$40.20	\$50.40	\$87.60
\$70,000	\$3.50	\$3.50	\$4.20	\$5.60	\$7.00	\$10.50	\$17.50	\$28.70	\$46.90	\$58.80	\$102.20
\$80,000	\$4.00	\$4.00	\$4.80	\$6.40	\$8.00	\$12.00	\$20.00	\$32.80	\$53.60	\$67.20	\$116.80
\$90,000	\$4.50	\$4.50	\$5.40	\$7.20	\$9.00	\$13.50	\$22.50	\$36.90	\$60.30	\$75.60	\$131.40
\$100,000	\$5.00	\$5.00	\$6.00	\$8.00	\$10.00	\$15.00	\$25.00	\$41.00	\$67.00	\$84.00	\$146.00
\$110,000	\$5.50	\$5.50	\$6.60	\$8.80	\$11.00	\$16.50	\$27.50	\$45.10	\$73.70	\$92.40	\$160.60
\$120,000	\$6.00	\$6.00	\$7.20	\$9.60	\$12.00	\$18.00	\$30.00	\$49.20	\$80.40	\$100.80	\$175.20
\$130,000	\$6.50	\$6.50	\$7.80	\$10.40	\$13.00	\$19.50	\$32.50	\$53.30	\$87.10	\$109.20	\$189.80
\$140,000	\$7.00	\$7.00	\$8.40	\$11.20	\$14.00	\$21.00	\$35.00	\$57.40	\$93.80	\$117.60	\$204.40
\$150,000	\$7.50	\$7.50	\$9.00	\$12.00	\$15.00	\$22.50	\$37.50	\$61.50	\$100.50	\$126.00	\$219.00

<b>Spouse (Employee Attained Age)</b>											
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
\$5,000	\$0.25	\$0.25	\$0.30	\$0.40	\$0.50	\$0.75	\$1.25	\$2.05	\$3.35	\$4.20	\$7.30
\$10,000	\$0.50	\$0.50	\$0.60	\$0.80	\$1.00	\$1.50	\$2.50	\$4.10	\$6.70	\$8.40	\$14.60
\$15,000	\$0.75	\$0.75	\$0.90	\$1.20	\$1.50	\$2.25	\$3.75	\$6.15	\$10.05	\$12.60	\$21.90
\$20,000	\$1.00	\$1.00	\$1.20	\$1.60	\$2.00	\$3.00	\$5.00	\$8.20	\$13.40	\$16.80	\$29.20
\$25,000	\$1.25	\$1.25	\$1.50	\$2.00	\$2.50	\$3.75	\$6.25	\$10.25	\$16.75	\$21.00	\$36.50
\$30,000	\$1.50	\$1.50	\$1.80	\$2.40	\$3.00	\$4.50	\$7.50	\$12.30	\$20.10	\$25.20	\$43.80
\$35,000	\$1.75	\$1.75	\$2.10	\$2.80	\$3.50	\$5.25	\$8.75	\$14.35	\$23.45	\$29.40	\$51.10
\$40,000	\$2.00	\$2.00	\$2.40	\$3.20	\$4.00	\$6.00	\$10.00	\$16.40	\$26.80	\$33.60	\$58.40
\$45,000	\$2.25	\$2.25	\$2.70	\$3.60	\$4.50	\$6.75	\$11.25	\$18.45	\$30.15	\$37.80	\$65.70
\$50,000	\$2.50	\$2.50	\$3.00	\$4.00	\$5.00	\$7.50	\$12.50	\$20.50	\$33.50	\$42.00	\$73.00

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