



MANOR ISD / TEEBC TRUST F021842 - 360

Eligibility

All Active Full Time Employees who regularly work 10 hours per week and Bus Drivers are eligible for insurance on the first of the month following 30 days of continuous employment.

Supplemental Life and AD&D

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 (Life Only)

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 & 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 |
|----------|---------|
| \$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 | ATTAINED AGE | | | | | | | | | | |
|----------------|--------------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|
| | <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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