



VICTORIA ISD /TEEBC TRUST F021842 - 351

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.**
Not to exceed 5 times annual earnings.

Spouse Benefit: **\$5,000 to \$500,000 in \$5,000 increments.**
(not to exceed 100% of the employee benefit)

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

Guarantee Issue*

Employee	\$200,000
Spouse	\$50,000

*NEW HIRES ONLY

Child Coverage

Birth to 6 months: \$1,000
6 months to Age 26: Increments of \$2,000 with a maximum of \$10,000

Employee/Spouse: Life benefits reduce by 50% of the original amount at age 70, then by 50% at age 75. All benefits terminate at retirement.

Employee/Spouse Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 25	\$0.031
25-29	\$0.041
30-34	\$0.060
35-39	\$0.094
40-44	\$0.141
45-49	\$0.216
50-54	\$0.316
55-59	\$0.440
60-64	\$0.549
65-69	\$0.791
70-74	\$1.495
75+	\$4.622

Dependent Life (Children)	
Monthly Premium per Family	
Life	Premium
\$2,000	\$0.40
\$4,000	\$0.80
\$6,000	\$1.20
\$8,000	\$1.60
\$10,000	\$2.00

Supplemental Life

Premium Cost (Based on 12 payroll deductions per year)

Benefit Amount	ATTAINED AGE											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.31	\$0.41	\$0.60	\$0.94	\$1.41	\$2.16	\$3.16	\$4.40	\$5.49	\$7.91	\$14.95	\$46.22
\$20,000	\$0.62	\$0.82	\$1.20	\$1.88	\$2.82	\$4.32	\$6.32	\$8.80	\$10.98	\$15.82	\$29.90	\$92.44
\$30,000	\$0.93	\$1.23	\$1.80	\$2.82	\$4.23	\$6.48	\$9.48	\$13.20	\$16.47	\$23.73	\$44.85	\$138.66
\$40,000	\$1.24	\$1.64	\$2.40	\$3.76	\$5.64	\$8.64	\$12.64	\$17.60	\$21.96	\$31.64	\$59.80	\$184.88
\$50,000	\$1.55	\$2.05	\$3.00	\$4.70	\$7.05	\$10.80	\$15.80	\$22.00	\$27.45	\$39.55	\$74.75	\$231.10
\$60,000	\$1.86	\$2.46	\$3.60	\$5.64	\$8.46	\$12.96	\$18.96	\$26.40	\$32.94	\$47.46	\$89.70	\$277.32
\$70,000	\$2.17	\$2.87	\$4.20	\$6.58	\$9.87	\$15.12	\$22.12	\$30.80	\$38.43	\$55.37	\$104.65	\$323.54
\$80,000	\$2.48	\$3.28	\$4.80	\$7.52	\$11.28	\$17.28	\$25.28	\$35.20	\$43.92	\$63.28	\$119.60	\$369.76
\$90,000	\$2.79	\$3.69	\$5.40	\$8.46	\$12.69	\$19.44	\$28.44	\$39.60	\$49.41	\$71.19	\$134.55	\$415.98
\$100,000	\$3.10	\$4.10	\$6.00	\$9.40	\$14.10	\$21.60	\$31.60	\$44.00	\$54.90	\$79.10	\$149.50	\$462.20
\$110,000	\$3.41	\$4.51	\$6.60	\$10.34	\$15.51	\$23.76	\$34.76	\$48.40	\$60.39	\$87.01	\$164.45	\$508.42
\$120,000	\$3.72	\$4.92	\$7.20	\$11.28	\$16.92	\$25.92	\$37.92	\$52.80	\$65.88	\$94.92	\$179.40	\$554.64
\$130,000	\$4.03	\$5.33	\$7.80	\$12.22	\$18.33	\$28.08	\$41.08	\$57.20	\$71.37	\$102.83	\$194.35	\$600.86
\$140,000	\$4.34	\$5.74	\$8.40	\$13.16	\$19.74	\$30.24	\$44.24	\$61.60	\$76.86	\$110.74	\$209.30	\$647.08
\$150,000	\$4.65	\$6.15	\$9.00	\$14.10	\$21.15	\$32.40	\$47.40	\$66.00	\$82.35	\$118.65	\$224.25	\$693.30
\$160,000	\$4.96	\$6.56	\$9.60	\$15.04	\$22.56	\$34.56	\$50.56	\$70.40	\$87.84	\$126.56	\$239.20	\$739.52
\$170,000	\$5.27	\$6.97	\$10.20	\$15.98	\$23.97	\$36.72	\$53.72	\$74.80	\$93.33	\$134.47	\$254.15	\$785.74
\$180,000	\$5.58	\$7.38	\$10.80	\$16.92	\$25.38	\$38.88	\$56.88	\$79.20	\$98.82	\$142.38	\$269.10	\$831.96
\$190,000	\$5.89	\$7.79	\$11.40	\$17.86	\$26.79	\$41.04	\$60.04	\$83.60	\$104.31	\$150.29	\$284.05	\$878.18
\$200,000	\$6.20	\$8.20	\$12.00	\$18.80	\$28.20	\$43.20	\$63.20	\$88.00	\$109.80	\$158.20	\$299.00	\$924.40

Spouse (Employee Attained Age)												
Benefit Amount	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.16	\$0.21	\$0.30	\$0.47	\$0.71	\$1.08	\$1.58	\$2.20	\$2.75	\$3.96	\$7.48	\$23.11
\$10,000	\$0.31	\$0.41	\$0.60	\$0.94	\$1.41	\$2.16	\$3.16	\$4.40	\$5.49	\$7.91	\$14.95	\$46.22
\$15,000	\$0.47	\$0.62	\$0.90	\$1.41	\$2.12	\$3.24	\$4.74	\$6.60	\$8.24	\$11.87	\$22.43	\$69.33
\$20,000	\$0.62	\$0.82	\$1.20	\$1.88	\$2.82	\$4.32	\$6.32	\$8.80	\$10.98	\$15.82	\$29.90	\$92.44
\$25,000	\$0.78	\$1.03	\$1.50	\$2.35	\$3.53	\$5.40	\$7.90	\$11.00	\$13.73	\$19.78	\$37.38	\$115.55
\$30,000	\$0.93	\$1.23	\$1.80	\$2.82	\$4.23	\$6.48	\$9.48	\$13.20	\$16.47	\$23.73	\$44.85	\$138.66
\$35,000	\$1.09	\$1.44	\$2.10	\$3.29	\$4.94	\$7.56	\$11.06	\$15.40	\$19.22	\$27.69	\$52.33	\$161.77
\$40,000	\$1.24	\$1.64	\$2.40	\$3.76	\$5.64	\$8.64	\$12.64	\$17.60	\$21.96	\$31.64	\$59.80	\$184.88
\$45,000	\$1.40	\$1.85	\$2.70	\$4.23	\$6.35	\$9.72	\$14.22	\$19.80	\$24.71	\$35.60	\$67.28	\$207.99
\$50,000	\$1.55	\$2.05	\$3.00	\$4.70	\$7.05	\$10.80	\$15.80	\$22.00	\$27.45	\$39.55	\$74.75	\$231.10

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.