



LITTLE CYPRESS-MAURICEVILLE CISD / TEEBC TRUST F021842 - 269

Eligibility

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

Supplemental Life

Employee Benefit: **\$20,000 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

Live Birth to Age 26: **\$10,000**

Guarantee Issue*

Employee **\$200,000**

Spouse **\$50,000**

***NEW HIRES ONLY**

Employee/Spouse: Life benefits reduce by 50% of the original amount at age 75.

All benefits terminate at retirement.

**Employee/Spouse
Supplemental Life**

Monthly rates per \$1,000

Age	Rates
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

Dependent Life (Children)

Monthly Premium per Family

Life	Premium
\$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+
\$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
\$160,000	\$8.00	\$8.00	\$9.60	\$12.80	\$16.00	\$24.00	\$40.00	\$65.60	\$107.20	\$134.40	\$233.60
\$170,000	\$8.50	\$8.50	\$10.20	\$13.60	\$17.00	\$25.50	\$42.50	\$69.70	\$113.90	\$142.80	\$248.20
\$180,000	\$9.00	\$9.00	\$10.80	\$14.40	\$18.00	\$27.00	\$45.00	\$73.80	\$120.60	\$151.20	\$262.80
\$190,000	\$9.50	\$9.50	\$11.40	\$15.20	\$19.00	\$28.50	\$47.50	\$77.90	\$127.30	\$159.60	\$277.40
\$200,000	\$10.00	\$10.00	\$12.00	\$16.00	\$20.00	\$30.00	\$50.00	\$82.00	\$134.00	\$168.00	\$292.00

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