

YORKTOWN ISD / TEEBC TRUST F021842 - 356

Eligibility

All Active Full Time Employees who regularly work 10 hours per week & Bus Drivers are eligible for insurance on the first of the month following their date of hire.

(not to exceed 50% of the employee benefit)25-29\$0.090Note: Spouse may not have coverage unless the employee has coverage.30-34\$0.110Child Coverage (Life Only)40-44\$0.180Live Birth to Age 26:\$10,00045-49\$0.280Guarantee Issue*50-54\$0.440Employee\$150,000Under age 65, \$30,000 age 65-6960-64\$0.870Spouse\$50,000Under age 60, \$10,000 age 60-6965+\$1.490*NEW HIRES ONLYLife & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.Monthly Premium per Family LifePremium			Employee/	Employee/Spouse			
Employee Benefit:\$10,000 to \$500,000 in \$10,000 increments.AgeRatesSpouse Benefit:\$5,000 to \$250,000 in \$5,000 increments. (not to exceed 50% of the employee benefit)20-24\$0.080Note: Spouse may not have coverage unless the employee has coverage.30-34\$0.11035-39\$0.13040-44\$0.180Live Birth to Age 26:\$10,000Under age 65, \$30,000 age 65-69\$0.280Spouse\$150,000Under age 65, \$30,000 age 65-69\$0.700Employee:\$150,000Under age 60, \$10,000 age 60-69\$0.870*NEW HIRES ONLYLife & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.Dependent Life (Children) Monthly Premium per Family Life			Supplemental Li	Supplemental Life and AD&D			
Spouse Benefit:\$5,000 to \$250,000 in \$5,000 increments. (not to exceed 50% of the employee benefit)Under 20\$0.080Note:Spouse may not have coverage unless the employee bas coverage.20-24\$0.080Note:Spouse may not have coverage unless the employee has coverage.30-34\$0.110Schild Coverage (Life Only)40-44\$0.180Live Birth to Age 26:\$10,00045-49\$0.280Guarantee Issue*50-54\$0.440Spouse\$150,000Under age 65, \$30,000 age 65-6960-64\$0.870Spouse\$50,000Under age 60, \$10,000 age 60-6965+\$1.490*NEW HIRES ONLYDependent Life (Children) Monthly Premium per Family LifeMonthly Premium per Family LifeMonthly Premium per Family Life	Supplemental	Monthly rates	Monthly rates per \$1,000				
Spouse Benefit:\$5,000 to \$250,000 in \$5,000 increments. (not to exceed 50% of the employee benefit)20-24\$0.080Note: Spouse may not have coverage unless the employee has coverage.30-34\$0.110Note: Spouse may not have coverage unless the employee has coverage.30-34\$0.110Child Coverage (Life Only)40-44\$0.180Live Birth to Age 26:\$10,00045-49\$0.280Guarantee Issue*50-54\$0.440Employee\$150,000Under age 65, \$30,000 age 65-6960-64\$0.870Spouse\$50,000Under age 60, \$10,000 age 60-6965+\$1.490NEW HIRES ONLYEmployee:Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.Monthly Premium per Family LifeLifeLifePremiumPremiumPremium	Employee Benefit:	\$10,000 to \$500,000 in \$10,000 increments.	Age	Rates			
Indication<			Under 20	\$0.080			
Note: Spouse may not have coverage unless the employee has coverage.30-34\$0.11035-39\$0.130Child Coverage (Life Only)40-44\$0.180Live Birth to Age 26:\$10,00045-49\$0.280Guarantee Issue*50-54\$0.440Employee\$150,000Under age 65, \$30,000 age 65-6960-64\$0.870Spouse\$50,000Under age 60, \$10,000 age 60-6965+\$1.490Netw HIRES ONLYEmployee:Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.Monthly Premium per Family LifeMonthly Premium per Family Life	Spouse Benefit:	\$5,000 to \$250,000 in \$5,000 increments.	20-24	\$0.080			
Child Coverage (Life Only)35-39\$0.130Live Birth to Age 26:\$10,00040-44\$0.180Guarantee Issue*50-54\$0.440Employee\$150,000Under age 65, \$30,000 age 65-6950-54\$0.700Spouse\$50,000Under age 60, \$10,000 age 60-6960-64\$0.870*NEW HIRES ONLYEmployee:Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.Monthly Premium per Family LifeMonthly Premium per Family Life		(not to exceed 50% of the employee benefit)	25-29	\$0.090			
Child Coverage (Life Only)40-44\$0.180Live Birth to Age 26:\$10,00045-49\$0.280Guarantee Issue*50-54\$0.440Guarantee Issue*55-59\$0.700Employee\$150,000Under age 65, \$30,000 age 65-6960-64\$0.870Spouse\$50,000Under age 60, \$10,000 age 60-6965+\$1.490*NEW HIRES ONLYEmployee:Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.Monthly Premium per Family LifeMonthly Premium per Family Life	Note: Spouse may r	30-34	\$0.110				
Live Birth to Age 26: \$10,000 Guarantee Issue* 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. All benefits terminate at retirement. All benefits terminate at retirement. \$0.280 50-54 \$0.240 55-59 \$0.700 60-64 \$0.870 65+ \$1.490 Dependent Life (Children) Monthly Premium per Family Life Premium			35-39	\$0.130			
Guarantee Issue* 50-54 \$0.440 Guarantee Issue* 55-59 \$0.700 Employee \$150,000 Under age 65, \$30,000 age 65-69 60-64 \$0.870 Spouse \$50,000 Under age 60, \$10,000 age 60-69 65+ \$1.490 *NEW HIRES ONLY Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement. Monthly Premium per Family Life Premium	Child Coverage (Li	40-44	\$0.180				
Guarantee Issue* 55-59 \$0.700 Employee \$150,000 Under age 65, \$30,000 age 65-69 60-64 \$0.870 Spouse \$50,000 Under age 60, \$10,000 age 60-69 65+ \$1.490 *NEW HIRES ONLY Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement. Monthly Premium per Family	Live Birth to Age 26	\$10,000	45-49	\$0.280			
Employee \$150,000 Under age 65, \$30,000 age 65-69 60-64 \$0.870 Spouse \$50,000 Under age 60, \$10,000 age 60-69 65+ \$1.490 *NEW HIRES ONLY Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement. Monthly Premium per Family Life Premium			50-54	\$0.440			
Spouse \$50,000 Under age 60, \$10,000 age 60-69 65+ \$1.490 *NEW HIRES ONLY Dependent Life (Children) Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement. Monthly Premium per Family	Guarantee Issue*		55-59	\$0.700			
*NEW HIRES ONLY Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement. Dependent Life (Children) <u>Monthly Premium per Family</u> Life Premium	Employee	\$150,000 Under age 65, \$30,000 age 65-69	60-64	\$0.870			
Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70. Dependent Life (Children) All benefits terminate at retirement. Life Premium	Spouse	\$50,000 Under age 60, \$10,000 age 60-69	65+	\$1.490			
Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70. Monthly Premium per Family All benefits terminate at retirement. Life Premium	*NEW HIRES ONLY						
All benefits terminate at retirement.			Dependent Life	Dependent Life (Children)			
	Employee:	Life & AD&D benefits reduce by 50% of the original amount at age 70.	Monthly Premiur	n per Family			
Spouse: Benefits terminate at Employee's age 70. \$10,000 \$1.00		All benefits terminate at retirement.	Life	Premium			
	Spouse:	Benefits terminate at Employee's age 70.	\$10,000	\$1.00			

Supplemental Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

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+
\$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		<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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