

**Voluntary Life and AD&D**  
PREMIUM RATE GRID



**BlueCross BlueShield  
of Texas**

**CITY OF SEGUIN**

**Eligibility**

All Active Full Time Employees who regularly work 30 hours per week are eligible for insurance on the first of the month following their date of hire.

**Voluntary Life and AD&D**

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$150,000 in \$5,000 increments.  
(not to exceed 50% of the employee benefit)**

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

<b>Guarantee Issue*</b>	<b>*NEW HIRES ONLY</b>
Employee	<b>\$150,000</b>
Spouse	<b>\$50,000</b>

**Child Coverage**

Birth to 14 days:	<b>\$0</b>
15 days to 6 months:	<b>\$100</b>
6 months to age 26:	<b>\$10,000</b>

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70. Benefits terminate at Retirement.

**Employee Voluntary Life & AD&D**

**Premium Cost (Based on 12 payroll deductions per year)**

<b>Employee Voluntary Life/AD&amp;D</b>	
<u>Monthly rates per \$1,000</u>	
<u>Age</u>	<u>Rates</u>
Under 25	\$0.107
25-29	\$0.121
30-34	\$0.151
35-39	\$0.166
40-44	\$0.180
45-49	\$0.254
50-54	\$0.372
55-59	\$0.666
60-64	\$1.005
65-69	\$1.903
70-74	\$3.067
75+	\$3.067
<b>Dependent Life (Children)</b>	
<u>Monthly Premium per Family</u>	
<u>Life/AD&amp;D</u>	<u>Premium</u>
\$10,000	\$2.74

<b>Benefit Amount</b>	<b>ATTAINED AGE</b>											
	<b>&lt;25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75+</b>
\$10,000	\$1.07	\$1.21	\$1.51	\$1.66	\$1.80	\$2.54	\$3.72	\$6.66	\$10.05	\$19.03	\$30.67	\$30.67
\$20,000	\$2.14	\$2.42	\$3.02	\$3.32	\$3.60	\$5.08	\$7.44	\$13.32	\$20.10	\$38.06	\$61.34	\$61.34
\$30,000	\$3.21	\$3.63	\$4.53	\$4.98	\$5.40	\$7.62	\$11.16	\$19.98	\$30.15	\$57.09	\$92.01	\$92.01
\$40,000	\$4.28	\$4.84	\$6.04	\$6.64	\$7.20	\$10.16	\$14.88	\$26.64	\$40.20	\$76.12	\$122.68	\$122.68
\$50,000	\$5.35	\$6.05	\$7.55	\$8.30	\$9.00	\$12.70	\$18.60	\$33.30	\$50.25	\$95.15	\$153.35	\$153.35
\$60,000	\$6.42	\$7.26	\$9.06	\$9.96	\$10.80	\$15.24	\$22.32	\$39.96	\$60.30	\$114.18	\$184.02	\$184.02
\$70,000	\$7.49	\$8.47	\$10.57	\$11.62	\$12.60	\$17.78	\$26.04	\$46.62	\$70.35	\$133.21	\$214.69	\$214.69
\$80,000	\$8.56	\$9.68	\$12.08	\$13.28	\$14.40	\$20.32	\$29.76	\$53.28	\$80.40	\$152.24	\$245.36	\$245.36
\$90,000	\$9.63	\$10.89	\$13.59	\$14.94	\$16.20	\$22.86	\$33.48	\$59.94	\$90.45	\$171.27	\$276.03	\$276.03
\$100,000	\$10.70	\$12.10	\$15.10	\$16.60	\$18.00	\$25.40	\$37.20	\$66.60	\$100.50	\$190.30	\$306.70	\$306.70
\$110,000	\$11.77	\$13.31	\$16.61	\$18.26	\$19.80	\$27.94	\$40.92	\$73.26	\$110.55	\$209.33	\$337.37	\$337.37
\$120,000	\$12.84	\$14.52	\$18.12	\$19.92	\$21.60	\$30.48	\$44.64	\$79.92	\$120.60	\$228.36	\$368.04	\$368.04
\$130,000	\$13.91	\$15.73	\$19.63	\$21.58	\$23.40	\$33.02	\$48.36	\$86.58	\$130.65	\$247.39	\$398.71	\$398.71
\$140,000	\$14.98	\$16.94	\$21.14	\$23.24	\$25.20	\$35.56	\$52.08	\$93.24	\$140.70	\$266.42	\$429.38	\$429.38
\$150,000	\$16.05	\$18.15	\$22.65	\$24.90	\$27.00	\$38.10	\$55.80	\$99.90	\$150.75	\$285.45	\$460.05	\$460.05

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

#### Guarantee Issue\*

Employee	<b>\$150,000</b>
Spouse	<b>\$50,000</b>

\*NEW HIRES ONLY

#### Child Coverage

Birth to 14 days:	<b>\$0</b>
15 days to 6 months:	<b>\$100</b>
6 months to age 26:	<b>\$10,000</b>

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70. Benefits terminate at Retirement.

#### Spouse Voluntary Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

Benefit Amount	EMPLOYEE ATTAINED AGE											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.49	\$0.56	\$0.71	\$0.79	\$0.86	\$1.23	\$1.82	\$3.29	\$4.98	\$9.47	\$15.29	\$15.29
\$10,000	\$0.98	\$1.12	\$1.42	\$1.57	\$1.71	\$2.45	\$3.63	\$6.57	\$9.96	\$18.94	\$30.58	\$30.58
\$15,000	\$1.47	\$1.68	\$2.13	\$2.36	\$2.57	\$3.68	\$5.45	\$9.86	\$14.94	\$28.41	\$45.87	\$45.87
\$20,000	\$1.96	\$2.24	\$2.84	\$3.14	\$3.42	\$4.90	\$7.26	\$13.14	\$19.92	\$37.88	\$61.16	\$61.16
\$25,000	\$2.45	\$2.80	\$3.55	\$3.93	\$4.28	\$6.13	\$9.08	\$16.43	\$24.90	\$47.35	\$76.45	\$76.45
\$30,000	\$2.94	\$3.36	\$4.26	\$4.71	\$5.13	\$7.35	\$10.89	\$19.71	\$29.88	\$56.82	\$91.74	\$91.74
\$35,000	\$3.43	\$3.92	\$4.97	\$5.50	\$5.99	\$8.58	\$12.71	\$23.00	\$34.86	\$66.29	\$107.03	\$107.03
\$40,000	\$3.92	\$4.48	\$5.68	\$6.28	\$6.84	\$9.80	\$14.52	\$26.28	\$39.84	\$75.76	\$122.32	\$122.32
\$45,000	\$4.41	\$5.04	\$6.39	\$7.07	\$7.70	\$11.03	\$16.34	\$29.57	\$44.82	\$85.23	\$137.61	\$137.61
\$50,000	\$4.90	\$5.60	\$7.10	\$7.85	\$8.55	\$12.25	\$18.15	\$32.85	\$49.80	\$94.70	\$152.90	\$152.90

Spouse	
Voluntary Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 25	\$0.098
25-29	\$0.112
30-34	\$0.142
35-39	\$0.157
40-44	\$0.171
45-49	\$0.245
50-54	\$0.363
55-59	\$0.657
60-64	\$0.996
65-69	\$1.894
70-74	\$3.058
75+	\$3.058
Dependent Life (Children)	
Monthly Premium per Family	
Life/AD&D	
\$10,000	\$2.74

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