

HEMPSTEAD ISD / TEEBC TRUST F021842 - 293

Eligibility

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

Supplemental Life Insurance

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments, not to exceed 7 times annual earnings.**

Spouse Benefit: **\$10,000 - \$250,000 in \$10,000 increments, but not to exceed 100% of the employee benefit.**

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

Child Coverage

Live Birth to 6 months: **\$100**

6 months to Age 26: **\$5,000 or \$10,000**

Employee/Spouse: Life benefits reduce by 35% of the original amount at age 65 by 50% of the original amount at age 70. All benefits terminate at retirement.

Guarantee Issue:

Employee **\$150,000**

Spouse **\$50,000**

Supplemental Life Insurance

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

EMPLOYEE & SPOUSE Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 25	\$0.040
25-29	\$0.040
30-34	\$0.060
35-39	\$0.070
40-44	\$0.100
45-49	\$0.150
50-54	\$0.230
55-59	\$0.430
60-64	\$0.660
65-69	\$1.190
70+	\$1.900

Dependent Life (Children)	
Monthly Premium per Family	
\$5,000	\$0.800
\$10,000	\$1.600

EMPLOYEE Benefit Amount	ATTAINED AGE											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	
\$10,000	\$0.40	\$0.40	\$0.60	\$0.70	\$1.00	\$1.50	\$2.30	\$4.30	\$6.60	\$11.90	\$19.00	
\$20,000	\$0.80	\$0.80	\$1.20	\$1.40	\$2.00	\$3.00	\$4.60	\$8.60	\$13.20	\$23.80	\$38.00	
\$30,000	\$1.20	\$1.20	\$1.80	\$2.10	\$3.00	\$4.50	\$6.90	\$12.90	\$19.80	\$35.70	\$57.00	
\$40,000	\$1.60	\$1.60	\$2.40	\$2.80	\$4.00	\$6.00	\$9.20	\$17.20	\$26.40	\$47.60	\$76.00	
\$50,000	\$2.00	\$2.00	\$3.00	\$3.50	\$5.00	\$7.50	\$11.50	\$21.50	\$33.00	\$59.50	\$95.00	
\$60,000	\$2.40	\$2.40	\$3.60	\$4.20	\$6.00	\$9.00	\$13.80	\$25.80	\$39.60	\$71.40	\$114.00	
\$70,000	\$2.80	\$2.80	\$4.20	\$4.90	\$7.00	\$10.50	\$16.10	\$30.10	\$46.20	\$83.30	\$133.00	
\$80,000	\$3.20	\$3.20	\$4.80	\$5.60	\$8.00	\$12.00	\$18.40	\$34.40	\$52.80	\$95.20	\$152.00	
\$90,000	\$3.60	\$3.60	\$5.40	\$6.30	\$9.00	\$13.50	\$20.70	\$38.70	\$59.40	\$107.10	\$171.00	
\$100,000	\$4.00	\$4.00	\$6.00	\$7.00	\$10.00	\$15.00	\$23.00	\$43.00	\$66.00	\$119.00	\$190.00	
\$110,000	\$4.40	\$4.40	\$6.60	\$7.70	\$11.00	\$16.50	\$25.30	\$47.30	\$72.60	\$130.90	\$209.00	
\$120,000	\$4.80	\$4.80	\$7.20	\$8.40	\$12.00	\$18.00	\$27.60	\$51.60	\$79.20	\$142.80	\$228.00	
\$130,000	\$5.20	\$5.20	\$7.80	\$9.10	\$13.00	\$19.50	\$29.90	\$55.90	\$85.80	\$154.70	\$247.00	
\$140,000	\$5.60	\$5.60	\$8.40	\$9.80	\$14.00	\$21.00	\$32.20	\$60.20	\$92.40	\$166.60	\$266.00	
\$150,000	\$6.00	\$6.00	\$9.00	\$10.50	\$15.00	\$22.50	\$34.50	\$64.50	\$99.00	\$178.50	\$285.00	

SPOUSE (Employee attained Age)												
\$10,000	\$0.40	\$0.40	\$0.60	\$0.70	\$1.00	\$1.50	\$2.30	\$4.30	\$6.60	\$11.90	\$19.00	
\$20,000	\$0.80	\$0.80	\$1.20	\$1.40	\$2.00	\$3.00	\$4.60	\$8.60	\$13.20	\$23.80	\$38.00	
\$30,000	\$1.20	\$1.20	\$1.80	\$2.10	\$3.00	\$4.50	\$6.90	\$12.90	\$19.80	\$35.70	\$57.00	
\$40,000	\$1.60	\$1.60	\$2.40	\$2.80	\$4.00	\$6.00	\$9.20	\$17.20	\$26.40	\$47.60	\$76.00	
\$50,000	\$2.00	\$2.00	\$3.00	\$3.50	\$5.00	\$7.50	\$11.50	\$21.50	\$33.00	\$59.50	\$95.00	

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