Supplemental Life and AD&D
PREMIUM RATE GRID

BlueCross BlueShield of Texas

La Vega ISD / TEEBC Trust F021842 -076

Eligibility

All Full time Employees who regularly work 10 hours per week

are eligible for insurance on the first of the month following their date of hire.

Supplemental Life and AD&D

Employee Benefit: **$10,000 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.

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**

Child Coverage

Live Birth to Age 26.   **$5,000 to $10,000 in increments of $5,000**

Employee Life and AD&D benefits reduce by 50% of the original amount at age 70.
Benefits terminate at retirement.
Spouse Life and AD&D benefits terminate at Employee's age 70.

Employee Supplemental Life/AD&D
Monthly rates per $1,000

Age	Rates
Under 20	$0.080
20-24	$0.080
25-29	$0.090
30-34	$0.110
35-39	$0.130
40-44	$0.180
45-49	$0.280
50-54	$0.440
55-59	$0.700
60-64	$0.870
65-69	$1.490
70+	$1.490

Dependent Life (Children)
Monthly Premium per Family

Life	Life
$5,000	$0.50
$10,000	$1.00

Supplemental Life and AD&D
Premium Cost (Based on 12 payroll deductions per year)

Benefit Amount	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
$10,000	$0.80	$0.80	$0.90	$1.10	$1.30	$1.80	$2.80	$4.40	$7.00	$8.70	$14.90	$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	$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	$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	$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	$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	$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	$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	$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	$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	$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	$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	$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	$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	$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	$223.50

Spouse Supplemental Life

EMPLOYEE ATTAINED AGE

Benefit Amount	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
$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