

**SUPPLEMENTAL GROUP LIFE
PREMIUM RATE GRID**



**BlueCross BlueShield
of Texas**

ELGIN ISD / TEEBC TRUST F021842 - 328

Eligibility

All Active Full Time Employees regularly working 20 hours per week are eligible for insurance on their date of hire.

Supplemental Life Insurance

Employee Benefit: **\$10,000 - \$300,000 in \$10,000 increments, not to exceed 5 times annual earnings.**

Spouse Benefit: **\$1,000 - \$100,000 in \$1,000 increments, but not to exceed 100% of the employee benefit.**

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

Child Coverage

14 Days to 6 months: \$500
6 months to Age 26: \$5,000 or \$10,000

Employee: Life benefits reduce by 35% of the original amount at age 70, then 50% at age 75. All benefits terminate at retirement.

Spouse: Benefits terminate at Spouse's attained age 70.

Guarantee Issue: NEW HIRES ONLY

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	\$0.046
25-29	\$0.055
30-34	\$0.074
35-39	\$0.083
40-44	\$0.092
45-49	\$0.138
50-54	\$0.212
55-59	\$0.396
60-64	\$0.607
65-69	\$1.167
70+	\$1.894

Dependent Life (Children)	
Monthly Premium per Family	
\$5,000	\$0.50
\$10,000	\$1.00

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	\$0.46	\$0.55	\$0.74	\$0.83	\$0.92	\$1.38	\$2.12	\$3.96	\$6.07	\$11.67	\$18.94	
\$20,000	\$0.92	\$1.10	\$1.48	\$1.66	\$1.84	\$2.76	\$4.24	\$7.92	\$12.14	\$23.34	\$37.88	
\$30,000	\$1.38	\$1.65	\$2.22	\$2.49	\$2.76	\$4.14	\$6.36	\$11.88	\$18.21	\$35.01	\$56.82	
\$40,000	\$1.84	\$2.20	\$2.96	\$3.32	\$3.68	\$5.52	\$8.48	\$15.84	\$24.28	\$46.68	\$75.76	
\$50,000	\$2.30	\$2.75	\$3.70	\$4.15	\$4.60	\$6.90	\$10.60	\$19.80	\$30.35	\$58.35	\$94.70	
\$60,000	\$2.76	\$3.30	\$4.44	\$4.98	\$5.52	\$8.28	\$12.72	\$23.76	\$36.42	\$70.02	\$113.64	
\$70,000	\$3.22	\$3.85	\$5.18	\$5.81	\$6.44	\$9.66	\$14.84	\$27.72	\$42.49	\$81.69	\$132.58	
\$80,000	\$3.68	\$4.40	\$5.92	\$6.64	\$7.36	\$11.04	\$16.96	\$31.68	\$48.56	\$93.36	\$151.52	
\$90,000	\$4.14	\$4.95	\$6.66	\$7.47	\$8.28	\$12.42	\$19.08	\$35.64	\$54.63	\$105.03	\$170.46	
\$100,000	\$4.60	\$5.50	\$7.40	\$8.30	\$9.20	\$13.80	\$21.20	\$39.60	\$60.70	\$116.70	\$189.40	
\$110,000	\$5.06	\$6.05	\$8.14	\$9.13	\$10.12	\$15.18	\$23.32	\$43.56	\$66.77	\$128.37	\$208.34	
\$120,000	\$5.52	\$6.60	\$8.88	\$9.96	\$11.04	\$16.56	\$25.44	\$47.52	\$72.84	\$140.04	\$227.28	
\$130,000	\$5.98	\$7.15	\$9.62	\$10.79	\$11.96	\$17.94	\$27.56	\$51.48	\$78.91	\$151.71	\$246.22	
\$140,000	\$6.44	\$7.70	\$10.36	\$11.62	\$12.88	\$19.32	\$29.68	\$55.44	\$84.98	\$163.38	\$265.16	
\$150,000	\$6.90	\$8.25	\$11.10	\$12.45	\$13.80	\$20.70	\$31.80	\$59.40	\$91.05	\$175.05	\$284.10	

SPOUSE (Spouse's attained Age)												
\$5,000	\$0.23	\$0.28	\$0.37	\$0.42	\$0.46	\$0.69	\$1.06	\$1.98	\$3.04	\$5.84	\$9.47	
\$10,000	\$0.46	\$0.55	\$0.74	\$0.83	\$0.92	\$1.38	\$2.12	\$3.96	\$6.07	\$11.67	\$18.94	
\$15,000	\$0.69	\$0.83	\$1.11	\$1.25	\$1.38	\$2.07	\$3.18	\$5.94	\$9.11	\$17.51	\$28.41	
\$20,000	\$0.92	\$1.10	\$1.48	\$1.66	\$1.84	\$2.76	\$4.24	\$7.92	\$12.14	\$23.34	\$37.88	
\$25,000	\$1.15	\$1.38	\$1.85	\$2.08	\$2.30	\$3.45	\$5.30	\$9.90	\$15.18	\$47.35	\$75.35	
\$30,000	\$1.38	\$1.65	\$2.22	\$2.49	\$2.76	\$4.14	\$6.36	\$11.88	\$18.21	\$35.01	\$56.82	
\$35,000	\$1.61	\$1.93	\$2.59	\$2.91	\$3.22	\$4.83	\$7.42	\$13.86	\$21.25	\$40.85	\$66.29	
\$40,000	\$1.84	\$2.20	\$2.96	\$3.32	\$3.68	\$5.52	\$8.48	\$15.84	\$24.28	\$46.68	\$75.76	
\$45,000	\$2.07	\$2.48	\$3.33	\$3.74	\$4.14	\$6.21	\$9.54	\$17.82	\$27.32	\$52.52	\$85.23	
\$50,000	\$2.30	\$2.75	\$3.70	\$4.15	\$4.60	\$6.90	\$10.60	\$19.80	\$30.35	\$58.35	\$94.70	

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