

Voluntary Life
PREMIUM RATE GRID



SOUTHWEST ISD /TEEBC TRUST F021842 - 373

Eligibility

All Active Employees who regularly work 15 hours per week are eligible for insurance on the first of the month following or coinciding with their date of hire.

Voluntary Life

Employee Benefit: **\$20,000 to \$500,000 in \$10,000 increments.**
Not to exceed 5 times annual earnings.

Spouse Benefit: **\$10,000, not to exceed 50% of employee benefit.**

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

Voluntary Employee Life Rate	
Per \$1,000 of Benefit	
0.19	
Spouse & Child Life Rate	
Per \$1,000 of Benefit	
0.42	

Guarantee Issue*

Employee	\$100,000
Spouse	\$10,000

*NEW HIRES ONLY

Child Coverage

Live Birth to 6 months:	\$1,000
6 months to Age 26:	\$5,000

Employee/Spouse: Life benefits reduce by 35% of the original amount at age 70, then 55% of the original amount at age 75, then 70% of the original amount at age 80. Benefits terminate at retirement.

Voluntary Life

Premium Cost (Based on 12 payroll deductions per year)

Employee Coverage and Cost			Spouse Coverage and Cost			Child Coverage and Cost		
Benefit Amount		Monthly Cost	Benefit Amount		Monthly Cost	Benefit Amount		Monthly Cost
\$20,000		\$3.80	\$10,000		\$4.20	\$5,000		\$2.10
\$30,000		\$5.70						
\$40,000		\$7.60						
\$50,000		\$9.50						
\$60,000		\$11.40						
\$70,000		\$13.30						
\$80,000		\$15.20						
\$90,000		\$17.10						
\$100,000		\$19.00						

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