Voluntary Life

PREMIUM RATE GRID

BlueCross BlueShield of Texas

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.

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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

Guarantee Issue*

Employee	**$100,000**
Spouse	**$10,000**

*NEW HIRES ONLY

Spouse & Child Life Rate
Per $1,000 of Benefit
0.42

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.

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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								