

Calcasieu Parish School Board offers Voluntary Term Life insurance for employees and dependents. The following information provides plan options as well as a monthly premium schedule.

Coverage Options	Plan I	Plan II	Plan III	Plan IV	Plan V	Plan VI
Employee	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
Spouse (50% of employee amount, up to \$50,000 maximum)	\$5,000	\$12,500	\$25,000	\$50,000	\$50,000	\$50,000
Children (Age 6 months to 21 years, 24 if full-time student)	\$1,000	\$2,500	\$5,000	\$10,000	\$10,000	\$10,000
Children (Age 14 days to 6 months)	\$500	\$500	\$500	\$500	\$500	\$500

- Retirees are eligible to continue coverage after retirement. Retiree must be eligible as a Retiree under his/her specific retirement system.
- Retirees are not eligible for total and permanent disability waiver of premium.
- Maximum Benefit available for Retirees is \$50,000 with Spouse limited to 50% of Retiree benefit to a maximum of \$25,000.
- **All coverage terminates at age 70**
- Total and permanent disability of the Employee allows coverage to be extended until 70 or until recovered without premium payment for the employee benefits.
- Continuation of coverage and conversion privilege are available for both Employee and Dependents.
- Dependents who are hospitalized or unable to perform the normal duties of a person of like age on the proposed effective date for increased coverage, will not become effective and existing coverage may not be increased until the Dependent is released from the hospital by the attending physician and actually does his/her normal duties.
- Evidence of Insurability is required on amounts in excess of \$50,000 (during scheduled open enrollment).

VOLUNTARY GUARANTEE ISSUE

OPEN ENROLLMENT PERIOD: All new employees actively at work on the effective date of coverage will be guaranteed issued \$50,000.

The open enrollment for new employees will only apply to the first 30 days of employment.

VOLUNTARY LIFE MONTHLY PREMIUM SCHEDULE

Age	PLAN I		PLAN II		PLAN III		PLAN IV		PLAN V		PLAN VI	
	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
Under 30	\$0.50	\$ 1.20	\$ 1.25	\$ 3.00	\$ 2.50	\$ 6.00	\$ 5.00	\$ 12.00	\$ 7.50	\$ 14.50	\$ 10.00	\$ 17.00
30 – 39	\$0.70	\$ 1.70	\$ 1.75	\$ 4.25	\$ 3.50	\$ 8.50	\$ 7.00	\$ 17.00	\$ 10.50	\$ 20.50	\$ 14.00	\$ 24.00
40 – 44	\$1.20	\$ 2.40	\$ 3.00	\$ 6.00	\$ 6.00	\$12.00	\$ 12.00	\$ 24.00	\$ 18.00	\$ 30.00	\$ 24.00	\$ 36.00
45 – 49	\$1.70	\$ 3.30	\$ 4.25	\$ 8.25	\$ 8.50	\$16.50	\$ 17.00	\$ 33.00	\$ 25.50	\$ 41.50	\$ 34.00	\$ 50.00
50 – 54	\$2.70	\$ 5.10	\$ 6.75	\$12.75	\$13.50	\$25.50	\$ 27.00	\$ 51.00	\$ 40.50	\$ 64.50	\$ 54.00	\$ 78.00
55 – 59	\$4.40	\$ 7.80	\$11.00	\$19.50	\$22.00	\$39.00	\$ 44.00	\$ 78.00	\$ 66.00	\$100.00	\$ 88.00	\$122.00
60 – 64	\$6.10	\$10.50	\$15.25	\$26.25	\$30.50	\$52.50	\$ 61.00	\$105.00	\$ 91.50	\$135.50	\$122.00	\$166.00
65 – 69	\$8.30	\$14.20	\$20.75	\$35.50	\$41.50	\$71.00	\$ 83.00	\$142.00	\$124.50	\$183.50	\$166.00	\$225.00

- Age changes will occur on September 1, each year for individuals entering new age brackets.