

Group Basic & Optional Life Insurance

Class of Coverage

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Class I	Active employees who are employed as Administrators, Supervisors, Assistant Supervisors, Coordinators, Directors, Psychologists, Principals, Assistant Principals, Nurses, Maintenance Foreman, Data Processing Managers, Administrative Interns, Accountants, Auditors, active School Board Members and Programmers.					
Class III	Active employees who are employed as Maintenance and Warehouse Personnel, Media Specialists and Electronic Technicians					
Class V	Active employees who are employed as Central Office Personnel Staff (other than those in Class I), Unclassified employees, Lunchroom Managers and Assistant Lunchroom Managers					
Class VII	Active employees who are employed as Teachers, Counselors, Librarians, Coaches, Secretaries, Clerks, Resource Specialists, Strategists, Teachers Aides, Tutors, Consultants, Assessment Teachers, Consultant Strategists, Social Workers, Evaluation Personnel and Printers					
Class IX	Active employees who are employed as Bus Drivers and Bus Driver Aides					
Class XI	Active employees who are employed as Cafeteria Workers and Janitors					

You have the option to choose additional (optional) life insurance for yourself and your family. Below is a chart (listed by class) showing the cost of the Basic Life, the cost of the Optional Life as well as the cost for both the Basic & Optional Life.

You have the choice of the following amounts:

A. Basic Amount Only

Or

B. Basic Amount + Optional Amount (for total life coverage amount shown)

Class	Basic Life Coverage Amount	Basic Life Monthly Rate	Optional Life Coverage	Optional Life Monthly Rate	Total Life Coverage Amount	Total Monthly Rates
Class I	\$30,000	\$18.51	\$20,000	\$22.49	\$50,000	\$41.00
Class III	\$20,000	\$11.04	\$15,000	\$11.27	\$35,000	\$22.31
Class V	\$10,000	\$3.51	\$10,000	\$7.51	\$20,000	\$11.02
Class VII	\$10,000	\$3.51	\$15,000	\$11.27	\$25,000	\$14.78
Class IX	\$5,000	\$0.00	\$5,000	\$3.51	\$10,000	\$3.51
Class XI	\$5,000	\$0.00	\$2,000	\$1.26	\$7,000	\$1.26

Dependent Life is paid for by Calcasieu Parish School Board if employee has Basic Life coverage:

- \$1,000 Spouse
- \$100 Children age birth to six months
- \$1,000 Children age six months to age 21 (or 24 if a full-time student and unmarried)

Age reductions are as follows:

- Reduces by 25% at age 65
- Then an additional 25% at age 70

Benefits continue into retirement, subject to terms of the policy.

