

Hempstead ISD - Monthly Critical Illness Buy-up Rates

Employee - Non-Tobacco

Age Band	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$2.86	\$5.72	\$8.58	\$11.44	\$14.30	\$17.16	\$20.02	\$22.88	\$25.74
30-39	\$4.51	\$9.02	\$13.52	\$18.03	\$22.54	\$27.05	\$31.56	\$36.06	\$40.57
40-49	\$8.56	\$17.12	\$25.68	\$34.24	\$42.80	\$51.36	\$59.92	\$68.48	\$77.04
50-59	\$15.56	\$31.11	\$46.67	\$62.23	\$77.78	\$93.34	\$108.90	\$124.45	\$140.01
60-69	\$25.57	\$51.14	\$76.71	\$102.28	\$127.85	\$153.42	\$178.99	\$204.56	\$230.13

Employee - Tobacco

Age Band	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.92	\$7.85	\$11.77	\$15.69	\$19.62	\$23.54	\$27.46	\$31.38	\$35.31
30-39	\$6.90	\$13.79	\$20.69	\$27.59	\$34.48	\$41.38	\$48.28	\$55.17	\$62.07
40-49	\$13.32	\$26.64	\$39.97	\$53.29	\$66.61	\$79.93	\$93.25	\$106.58	\$119.90
50-59	\$24.97	\$49.95	\$74.92	\$99.89	\$124.87	\$149.84	\$174.81	\$199.78	\$224.76
60-69	\$39.79	\$79.58	\$119.37	\$159.16	\$198.95	\$238.74	\$278.53	\$318.32	\$358.11

Spouse - Non-Tobacco

Age Band	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$2.50	\$5.00	\$7.51	\$10.01	\$12.51	\$15.01	\$17.51	\$20.02	\$22.52
30-39	\$4.15	\$8.30	\$12.45	\$16.60	\$20.75	\$24.90	\$29.05	\$33.20	\$37.35
40-49	\$8.20	\$16.40	\$24.60	\$32.81	\$41.01	\$49.21	\$57.41	\$65.61	\$73.81
50-59	\$15.22	\$30.44	\$45.65	\$60.87	\$76.09	\$91.31	\$106.53	\$121.75	\$136.96
60-69	\$25.28	\$50.56	\$75.83	\$101.11	\$126.39	\$151.67	\$176.94	\$202.22	\$227.50

Spouse - Tobacco

Age Band	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.56	\$7.13	\$10.69	\$14.26	\$17.82	\$21.39	\$24.95	\$28.52	\$32.08
30-39	\$6.54	\$13.08	\$19.62	\$26.15	\$32.69	\$39.23	\$45.77	\$52.31	\$58.85
40-49	\$12.96	\$25.93	\$38.89	\$51.85	\$64.82	\$77.78	\$90.74	\$103.71	\$116.67
50-59	\$24.63	\$49.27	\$73.90	\$98.54	\$123.17	\$147.81	\$172.44	\$197.08	\$221.71
60-69	\$39.50	\$79.00	\$118.49	\$157.99	\$197.49	\$236.99	\$276.48	\$315.98	\$355.48