



ARANSAS PASS ISD /TEEBC TRUST F021842 - 291

Eligibility

All Active Full Time Employees who regularly work 20 hours per week are eligible for insurance on their date of hire.

Supplemental Life

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

Spouse Benefit: **\$5,000 to \$500,000 in \$5,000 increments.**
(not to exceed 100% of the employee benefit)

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

Guarantee Issue*

Employee	\$220,000
Spouse	\$50,000

*NEW HIRES ONLY

Child Coverage

Birth to 14 days:	\$100
15 days to 6 months:	\$100
6 months to age 26:	\$5,000 to \$10,000 in increments of \$5,000

Employee/Spouse: Life & AD&D benefits reduce by 35% of the original amount at age 65, then by 50% at age 70. All benefits terminate at retirement.

Employee/Spouse Supplemental Life	
<u>Monthly rates per \$1,000</u>	
<u>Age</u>	<u>Rates</u>
Under 25	\$0.048
25-29	\$0.048
30-34	\$0.067
35-39	\$0.076
40-44	\$0.095
45-49	\$0.143
50-54	\$0.228
55-59	\$0.371
60-64	\$0.561
65-69	\$1.083
70-74	\$1.758
75+	\$2.480

Dependent Life (Children)	
<u>Monthly Premium per Family</u>	
<u>Life</u>	<u>Premium</u>
\$5,000	\$0.80
\$10,000	\$1.60

Supplemental Life

Premium Cost (Based on 12 payroll deductions per year)

Benefit Amount	ATTAINED AGE											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.48	\$0.48	\$0.67	\$0.76	\$0.95	\$1.43	\$2.28	\$3.71	\$5.61	\$10.83	\$17.58	\$24.80
\$20,000	\$0.96	\$0.96	\$1.34	\$1.52	\$1.90	\$2.86	\$4.56	\$7.42	\$11.22	\$21.66	\$35.16	\$49.60
\$30,000	\$1.44	\$1.44	\$2.01	\$2.28	\$2.85	\$4.29	\$6.84	\$11.13	\$16.83	\$32.49	\$52.74	\$74.40
\$40,000	\$1.92	\$1.92	\$2.68	\$3.04	\$3.80	\$5.72	\$9.12	\$14.84	\$22.44	\$43.32	\$70.32	\$99.20
\$50,000	\$2.40	\$2.40	\$3.35	\$3.80	\$4.75	\$7.15	\$11.40	\$18.55	\$28.05	\$54.15	\$87.90	\$124.00
\$60,000	\$2.88	\$2.88	\$4.02	\$4.56	\$5.70	\$8.58	\$13.68	\$22.26	\$33.66	\$64.98	\$105.48	\$148.80
\$70,000	\$3.36	\$3.36	\$4.69	\$5.32	\$6.65	\$10.01	\$15.96	\$25.97	\$39.27	\$75.81	\$123.06	\$173.60
\$80,000	\$3.84	\$3.84	\$5.36	\$6.08	\$7.60	\$11.44	\$18.24	\$29.68	\$44.88	\$86.64	\$140.64	\$198.40
\$90,000	\$4.32	\$4.32	\$6.03	\$6.84	\$8.55	\$12.87	\$20.52	\$33.39	\$50.49	\$97.47	\$158.22	\$223.20
\$100,000	\$4.80	\$4.80	\$6.70	\$7.60	\$9.50	\$14.30	\$22.80	\$37.10	\$56.10	\$108.30	\$175.80	\$248.00
\$110,000	\$5.28	\$5.28	\$7.37	\$8.36	\$10.45	\$15.73	\$25.08	\$40.81	\$61.71	\$119.13	\$193.38	\$272.80
\$120,000	\$5.76	\$5.76	\$8.04	\$9.12	\$11.40	\$17.16	\$27.36	\$44.52	\$67.32	\$129.96	\$210.96	\$297.60
\$130,000	\$6.24	\$6.24	\$8.71	\$9.88	\$12.35	\$18.59	\$29.64	\$48.23	\$72.93	\$140.79	\$228.54	\$322.40
\$140,000	\$6.72	\$6.72	\$9.38	\$10.64	\$13.30	\$20.02	\$31.92	\$51.94	\$78.54	\$151.62	\$246.12	\$347.20
\$150,000	\$7.20	\$7.20	\$10.05	\$11.40	\$14.25	\$21.45	\$34.20	\$55.65	\$84.15	\$162.45	\$263.70	\$372.00
\$160,000	\$7.68	\$7.68	\$10.72	\$12.16	\$15.20	\$22.88	\$36.48	\$59.36	\$89.76	\$173.28	\$281.28	\$396.80
\$170,000	\$8.16	\$8.16	\$11.39	\$12.92	\$16.15	\$24.31	\$38.76	\$63.07	\$95.37	\$184.11	\$298.86	\$421.60
\$180,000	\$8.64	\$8.64	\$12.06	\$13.68	\$17.10	\$25.74	\$41.04	\$66.78	\$100.98	\$194.94	\$316.44	\$446.40
\$190,000	\$9.12	\$9.12	\$12.73	\$14.44	\$18.05	\$27.17	\$43.32	\$70.49	\$106.59	\$205.77	\$334.02	\$471.20
\$200,000	\$9.60	\$9.60	\$13.40	\$15.20	\$19.00	\$28.60	\$45.60	\$74.20	\$112.20	\$216.60	\$351.60	\$496.00
\$210,000	\$10.08	\$10.08	\$14.07	\$15.96	\$19.95	\$30.03	\$47.88	\$77.91	\$117.81	\$227.43	\$369.18	\$520.80
\$220,000	\$10.56	\$10.56	\$14.74	\$16.72	\$20.90	\$31.46	\$50.16	\$81.62	\$123.42	\$238.26	\$386.76	\$545.60

Spouse (Employee attained Age)

\$5,000	\$0.24	\$0.24	\$0.34	\$0.38	\$0.48	\$0.72	\$1.14	\$1.86	\$2.81	\$5.42	\$8.79	\$12.40
\$10,000	\$0.48	\$0.48	\$0.67	\$0.76	\$0.95	\$1.43	\$2.28	\$3.71	\$5.61	\$10.83	\$17.58	\$24.80
\$15,000	\$0.72	\$0.72	\$1.01	\$1.14	\$1.43	\$2.15	\$3.42	\$5.57	\$8.42	\$16.25	\$26.37	\$37.20
\$20,000	\$0.96	\$0.96	\$1.34	\$1.52	\$1.90	\$2.86	\$4.56	\$7.42	\$11.22	\$21.66	\$35.16	\$49.60
\$25,000	\$1.20	\$1.20	\$1.68	\$1.90	\$2.38	\$3.58	\$5.70	\$9.28	\$14.03	\$27.08	\$43.95	\$62.00
\$30,000	\$1.44	\$1.44	\$2.01	\$2.28	\$2.85	\$4.29	\$6.84	\$11.13	\$16.83	\$32.49	\$52.74	\$74.40
\$35,000	\$1.68	\$1.68	\$2.35	\$2.66	\$3.33	\$5.01	\$7.98	\$12.99	\$19.64	\$37.91	\$61.53	\$86.80
\$40,000	\$1.92	\$1.92	\$2.68	\$3.04	\$3.80	\$5.72	\$9.12	\$14.84	\$22.44	\$43.32	\$70.32	\$99.20
\$45,000	\$2.16	\$2.16	\$3.02	\$3.42	\$4.28	\$6.44	\$10.26	\$16.70	\$25.25	\$48.74	\$79.11	\$111.60
\$50,000	\$2.40	\$2.40	\$3.35	\$3.80	\$4.75	\$7.15	\$11.40	\$18.55	\$28.05	\$54.15	\$87.90	\$124.00

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