



SOUTH TEXAS ISD /TEEBC TRUST F021842 - 358

Eligibility

All Active Employees who regularly work 20 hours per week are eligible for insurance on the first of the month following their date of hire.

Supplemental Life and AD&D

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$100,000 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	\$150,000
Spouse	\$50,000

*NEW HIRES ONLY

Child Coverage

Birth to 6 months:	\$1,000
6 months to Age 26:	Increments of \$2,000 to a maximum of \$10,000.

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

Employee/Spouse Supplemental Life/AD&D Monthly rates per \$1,000	
Age	Rates
Under 24	\$0.115
25-29	\$0.125
30-34	\$0.165
35-39	\$0.245
40-44	\$0.355
45-49	\$0.555
50-54	\$0.805
55-59	\$1.135
60-64	\$1.445
65-69	\$2.055
70-74	\$3.875
75+	\$11.935

Dependent Life/AD&D (Children) Monthly Premium per Family			
Benefit	Premium	Benefit	Premium
\$2,000	\$0.27	\$4,000	\$0.54
\$6,000	\$0.81	\$8,000	\$1.08
\$10,000	\$1.35		

Supplemental Life and AD&D

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	\$1.15	\$1.25	\$1.65	\$2.45	\$3.55	\$5.55	\$8.05	\$11.35	\$14.45	\$20.55	\$38.75	\$119.35
\$20,000	\$2.30	\$2.50	\$3.30	\$4.90	\$7.10	\$11.10	\$16.10	\$22.70	\$28.90	\$41.10	\$77.50	\$238.70
\$30,000	\$3.45	\$3.75	\$4.95	\$7.35	\$10.65	\$16.65	\$24.15	\$34.05	\$43.35	\$61.65	\$116.25	\$358.05
\$40,000	\$4.60	\$5.00	\$6.60	\$9.80	\$14.20	\$22.20	\$32.20	\$45.40	\$57.80	\$82.20	\$155.00	\$477.40
\$50,000	\$5.75	\$6.25	\$8.25	\$12.25	\$17.75	\$27.75	\$40.25	\$56.75	\$72.25	\$102.75	\$193.75	\$596.75
\$60,000	\$6.90	\$7.50	\$9.90	\$14.70	\$21.30	\$33.30	\$48.30	\$68.10	\$86.70	\$123.30	\$232.50	\$716.10
\$70,000	\$8.05	\$8.75	\$11.55	\$17.15	\$24.85	\$38.85	\$56.35	\$79.45	\$101.15	\$143.85	\$271.25	\$835.45
\$80,000	\$9.20	\$10.00	\$13.20	\$19.60	\$28.40	\$44.40	\$64.40	\$90.80	\$115.60	\$164.40	\$310.00	\$954.80
\$90,000	\$10.35	\$11.25	\$14.85	\$22.05	\$31.95	\$49.95	\$72.45	\$102.15	\$130.05	\$184.95	\$348.75	\$1,074.15
\$100,000	\$11.50	\$12.50	\$16.50	\$24.50	\$35.50	\$55.50	\$80.50	\$113.50	\$144.50	\$205.50	\$387.50	\$1,193.50
\$110,000	\$12.65	\$13.75	\$18.15	\$26.95	\$39.05	\$61.05	\$88.55	\$124.85	\$158.95	\$226.05	\$426.25	\$1,312.85
\$120,000	\$13.80	\$15.00	\$19.80	\$29.40	\$42.60	\$66.60	\$96.60	\$136.20	\$173.40	\$246.60	\$465.00	\$1,432.20
\$130,000	\$14.95	\$16.25	\$21.45	\$31.85	\$46.15	\$72.15	\$104.65	\$147.55	\$187.85	\$267.15	\$503.75	\$1,551.55
\$140,000	\$16.10	\$17.50	\$23.10	\$34.30	\$49.70	\$77.70	\$112.70	\$158.90	\$202.30	\$287.70	\$542.50	\$1,670.90
\$150,000	\$17.25	\$18.75	\$24.75	\$36.75	\$53.25	\$83.25	\$120.75	\$170.25	\$216.75	\$308.25	\$581.25	\$1,790.25

Supplemental Life and AD&D Spouse

Benefit Amount	ATTAINED AGE (Employee)											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.58	\$0.63	\$0.83	\$1.23	\$1.78	\$2.78	\$4.03	\$5.68	\$7.23	\$10.28	\$19.38	\$59.68
\$10,000	\$1.15	\$1.25	\$1.65	\$2.45	\$3.55	\$5.55	\$8.05	\$11.35	\$14.45	\$20.55	\$38.75	\$119.35
\$15,000	\$1.73	\$1.88	\$2.48	\$3.68	\$5.33	\$8.33	\$12.08	\$17.03	\$21.68	\$30.83	\$58.13	\$179.03
\$20,000	\$2.30	\$2.50	\$3.30	\$4.90	\$7.10	\$11.10	\$16.10	\$22.70	\$28.90	\$41.10	\$77.50	\$238.70
\$25,000	\$2.88	\$3.13	\$4.13	\$6.13	\$8.88	\$13.88	\$20.13	\$28.38	\$36.13	\$51.38	\$96.88	\$298.38
\$30,000	\$3.45	\$3.75	\$4.95	\$7.35	\$10.65	\$16.65	\$24.15	\$34.05	\$43.35	\$61.65	\$116.25	\$358.05
\$35,000	\$4.03	\$4.38	\$5.78	\$8.58	\$12.43	\$19.43	\$28.18	\$39.73	\$50.58	\$71.93	\$135.63	\$417.73
\$40,000	\$4.60	\$5.00	\$6.60	\$9.80	\$14.20	\$22.20	\$32.20	\$45.40	\$57.80	\$82.20	\$155.00	\$477.40
\$45,000	\$5.18	\$5.63	\$7.43	\$11.03	\$15.98	\$24.98	\$36.23	\$51.08	\$65.03	\$92.48	\$174.38	\$537.08
\$50,000	\$5.75	\$6.25	\$8.25	\$12.25	\$17.75	\$27.75	\$40.25	\$56.75	\$72.25	\$102.75	\$193.75	\$596.75

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