

**BELLVILLE ISD / TEEBC TRUST F021842 - 107**

**Eligibility**

All active Full Time Employees who regularly work 10 hours per week are eligible for insurance on the first of the month following their date of hire.

**Supplemental Life/AD&D Insurance**

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

Spouse Benefit: **\$5,000 - \$250,000 in \$5,000 increments, but not to exceed 50% of the employee benefit.**

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

**Child Life/AD&D Coverage**

Live birth to Age 26: **\$10,000**

Employee: Life/AD&D benefits reduce by 35% of the original amount at age 65, then by 55% at age 70, then by 70% at age 75 and then 80% at age 80. All benefits terminate at retirement.

Spouse: Life/AD&D benefits reduce by 35% at the employee's age 65. Benefits terminate at Employee's age 70.

**Guarantee Issue:**

Employee: **\$250,000 under age 60, \$25,000 age 60-69**

Spouse: **\$50,000 under age 60, \$10,000 age 60-69**

**Supplemental Life/AD&D Insurance**

Monthly Premium Cost (Based on 12 payroll deductions per year)

<b>EMPLOYEE &amp; SPOUSE</b>	
<b>Supplemental Life/AD&amp;D</b>	
Monthly rates per \$1,000	
Age	Rates
Under 25	\$0.080
25-29	\$0.090
30-34	\$0.110
35-39	\$0.130
40-44	\$0.180
45-49	\$0.280
50-54	\$0.440
55-59	\$0.700
60-64	\$0.870
65-69	\$1.200
70+	\$1.490
Dependent Life/AD&D (Children)	
Monthly Premium per Family	
\$10,000	\$1.50

EMPLOYEE Benefit Amount	ATTAINED AGE											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	
\$10,000	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$12.00	\$14.90	
\$20,000	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$24.00	\$29.80	
\$30,000	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$36.00	\$44.70	
\$40,000	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$48.00	\$59.60	
\$50,000	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$60.00	\$74.50	
\$60,000	\$4.80	\$5.40	\$6.60	\$7.80	\$10.80	\$16.80	\$26.40	\$42.00	\$52.20	\$72.00	\$89.40	
\$70,000	\$5.60	\$6.30	\$7.70	\$9.10	\$12.60	\$19.60	\$30.80	\$49.00	\$60.90	\$84.00	\$104.30	
\$80,000	\$6.40	\$7.20	\$8.80	\$10.40	\$14.40	\$22.40	\$35.20	\$56.00	\$69.60	\$96.00	\$119.20	
\$90,000	\$7.20	\$8.10	\$9.90	\$11.70	\$16.20	\$25.20	\$39.60	\$63.00	\$78.30	\$108.00	\$134.10	
\$100,000	\$8.00	\$9.00	\$11.00	\$13.00	\$18.00	\$28.00	\$44.00	\$70.00	\$87.00	\$120.00	\$149.00	
\$110,000	\$8.80	\$9.90	\$12.10	\$14.30	\$19.80	\$30.80	\$48.40	\$77.00	\$95.70	\$132.00	\$163.90	
\$120,000	\$9.60	\$10.80	\$13.20	\$15.60	\$21.60	\$33.60	\$52.80	\$84.00	\$104.40	\$144.00	\$178.80	
\$130,000	\$10.40	\$11.70	\$14.30	\$16.90	\$23.40	\$36.40	\$57.20	\$91.00	\$113.10	\$156.00	\$193.70	
\$140,000	\$11.20	\$12.60	\$15.40	\$18.20	\$25.20	\$39.20	\$61.60	\$98.00	\$121.80	\$168.00	\$208.60	
\$150,000	\$12.00	\$13.50	\$16.50	\$19.50	\$27.00	\$42.00	\$66.00	\$105.00	\$130.50	\$180.00	\$223.50	
\$160,000	\$12.80	\$14.40	\$17.60	\$20.80	\$28.80	\$44.80	\$70.40	\$112.00	\$139.20	\$192.00	\$238.40	
\$170,000	\$13.60	\$15.30	\$18.70	\$22.10	\$30.60	\$47.60	\$74.80	\$119.00	\$147.90	\$204.00	\$253.30	
\$180,000	\$14.40	\$16.20	\$19.80	\$23.40	\$32.40	\$50.40	\$79.20	\$126.00	\$156.60	\$216.00	\$268.20	
\$190,000	\$15.20	\$17.10	\$20.90	\$24.70	\$34.20	\$53.20	\$83.60	\$133.00	\$165.30	\$228.00	\$283.10	
\$200,000	\$16.00	\$18.00	\$22.00	\$26.00	\$36.00	\$56.00	\$88.00	\$140.00	\$174.00	\$240.00	\$298.00	
\$210,000	\$16.80	\$18.90	\$23.10	\$27.30	\$37.80	\$58.80	\$92.40	\$147.00	\$182.70	\$252.00	\$312.90	
\$220,000	\$17.60	\$19.80	\$24.20	\$28.60	\$39.60	\$61.60	\$96.80	\$154.00	\$191.40	\$264.00	\$327.80	
\$230,000	\$18.40	\$20.70	\$25.30	\$29.90	\$41.40	\$64.40	\$101.20	\$161.00	\$200.10	\$276.00	\$342.70	
\$240,000	\$19.20	\$21.60	\$26.40	\$31.20	\$43.20	\$67.20	\$105.60	\$168.00	\$208.80	\$288.00	\$357.60	
\$250,000	\$20.00	\$22.50	\$27.00	\$32.50	\$45.00	\$70.00	\$110.00	\$175.00	\$217.50	\$300.00	\$372.50	

**SPOUSE (Employee attained Age)**

\$5,000	\$0.40	\$0.45	\$0.55	\$0.65	\$0.90	\$1.40	\$2.20	\$3.50	\$4.35	\$6.00
\$10,000	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$12.00
\$15,000	\$1.20	\$1.35	\$1.65	\$1.95	\$2.70	\$4.20	\$6.60	\$10.50	\$13.05	\$18.00
\$20,000	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$24.00
\$25,000	\$2.00	\$2.25	\$2.75	\$3.25	\$4.50	\$7.00	\$11.00	\$17.50	\$21.75	\$37.25
\$30,000	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$36.00
\$35,000	\$2.80	\$3.15	\$3.85	\$4.55	\$6.30	\$9.80	\$15.40	\$24.50	\$30.45	\$42.00
\$40,000	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$48.00
\$45,000	\$3.60	\$4.05	\$4.95	\$5.85	\$8.10	\$12.60	\$19.80	\$31.50	\$39.15	\$54.00
\$50,000	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$60.00

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