

Supplemental Life  
PREMIUM RATE GRID



GAINESVILLE ISD / TEEBC TRUST F021842 - 376

Eligibility

All Active Employees who regularly work 15 hours per week are eligible for insurance on the first of the month following their date of hire.

Supplemental Life Insurance

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 supplemental benefit)

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

Guarantee Issue\*

Employee	\$230,000
Spouse	\$50,000

\*NEW HIRES ONLY

Child Coverage

Live Birth to 6 months:	\$1,000
6 months to Age 26:	\$5,000 or \$10,000

Employee: Benefits Reduce by 35% of the original amount at age 70, reduce to 50% of the original amount at age 75. Benefits Terminate at Retirement.

Spouse: Benefits reduce by 35% of the original amount at employee's age 70, reduce to 50% of the original amount at employee's age 75. Benefits Terminate at Employee's Retirement.

Supplemental Life

Premium Cost (Based on 12 payroll deductions per year)

Employee		ATTAINED AGE											
Benefit Amount		<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000		\$0.45	\$0.45	\$0.60	\$0.70	\$0.80	\$1.20	\$2.00	\$3.30	\$5.10	\$9.50	\$15.50	\$20.60
\$20,000		\$0.90	\$0.90	\$1.20	\$1.40	\$1.60	\$2.40	\$4.00	\$6.60	\$10.20	\$19.00	\$31.00	\$41.20
\$30,000		\$1.35	\$1.35	\$1.80	\$2.10	\$2.40	\$3.60	\$6.00	\$9.90	\$15.30	\$28.50	\$46.50	\$61.80
\$40,000		\$1.80	\$1.80	\$2.40	\$2.80	\$3.20	\$4.80	\$8.00	\$13.20	\$20.40	\$38.00	\$62.00	\$82.40
\$50,000		\$2.25	\$2.25	\$3.00	\$3.50	\$4.00	\$6.00	\$10.00	\$16.50	\$25.50	\$47.50	\$77.50	\$103.00
\$60,000		\$2.70	\$2.70	\$3.60	\$4.20	\$4.80	\$7.20	\$12.00	\$19.80	\$30.60	\$57.00	\$93.00	\$123.60
\$70,000		\$3.15	\$3.15	\$4.20	\$4.90	\$5.60	\$8.40	\$14.00	\$23.10	\$35.70	\$66.50	\$108.50	\$144.20
\$80,000		\$3.60	\$3.60	\$4.80	\$5.60	\$6.40	\$9.60	\$16.00	\$26.40	\$40.80	\$76.00	\$124.00	\$164.80
\$90,000		\$4.05	\$4.05	\$5.40	\$6.30	\$7.20	\$10.80	\$18.00	\$29.70	\$45.90	\$85.50	\$139.50	\$185.40
\$100,000		\$4.50	\$4.50	\$6.00	\$7.00	\$8.00	\$12.00	\$20.00	\$33.00	\$51.00	\$95.00	\$155.00	\$206.00
\$110,000		\$4.95	\$4.95	\$6.60	\$7.70	\$8.80	\$13.20	\$22.00	\$36.30	\$56.10	\$104.50	\$170.50	\$226.60
\$120,000		\$5.40	\$5.40	\$7.20	\$8.40	\$9.60	\$14.40	\$24.00	\$39.60	\$61.20	\$114.00	\$186.00	\$247.20
\$130,000		\$5.85	\$5.85	\$7.80	\$9.10	\$10.40	\$15.60	\$26.00	\$42.90	\$66.30	\$123.50	\$201.50	\$267.80
\$140,000		\$6.30	\$6.30	\$8.40	\$9.80	\$11.20	\$16.80	\$28.00	\$46.20	\$71.40	\$133.00	\$217.00	\$288.40
\$150,000		\$6.75	\$6.75	\$9.00	\$10.50	\$12.00	\$18.00	\$30.00	\$49.50	\$76.50	\$142.50	\$232.50	\$309.00
\$160,000		\$7.20	\$7.20	\$9.60	\$11.20	\$12.80	\$19.20	\$32.00	\$52.80	\$81.60	\$152.00	\$248.00	\$329.60
\$170,000		\$7.65	\$7.65	\$10.20	\$11.90	\$13.60	\$20.40	\$34.00	\$56.10	\$86.70	\$161.50	\$263.50	\$350.20
\$180,000		\$8.10	\$8.10	\$10.80	\$12.60	\$14.40	\$21.60	\$36.00	\$59.40	\$91.80	\$171.00	\$279.00	\$370.80
\$190,000		\$8.55	\$8.55	\$11.40	\$13.30	\$15.20	\$22.80	\$38.00	\$62.70	\$96.90	\$180.50	\$294.50	\$391.40
\$200,000		\$9.00	\$9.00	\$12.00	\$14.00	\$16.00	\$24.00	\$40.00	\$66.00	\$102.00	\$190.00	\$310.00	\$412.00
\$210,000		\$9.45	\$9.45	\$12.60	\$14.70	\$16.80	\$25.20	\$42.00	\$69.30	\$107.10	\$199.50	\$325.50	\$432.60
\$220,000		\$9.90	\$9.90	\$13.20	\$15.40	\$17.60	\$26.40	\$44.00	\$72.60	\$112.20	\$209.00	\$341.00	\$453.20
\$230,000		\$10.35	\$10.35	\$13.80	\$16.10	\$18.40	\$27.60	\$46.00	\$75.90	\$117.30	\$218.50	\$356.50	\$473.80

Spouse (Employee Attained Age)

Benefit Amount	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.23	\$0.23	\$0.30	\$0.35	\$0.40	\$0.60	\$1.00	\$1.65	\$2.55	\$4.75	\$7.75	\$10.30
\$10,000	\$0.45	\$0.45	\$0.60	\$0.70	\$0.80	\$1.20	\$2.00	\$3.30	\$5.10	\$9.50	\$15.50	\$20.60
\$15,000	\$0.68	\$0.68	\$0.90	\$1.05	\$1.20	\$1.80	\$3.00	\$4.95	\$7.65	\$14.25	\$23.25	\$30.90
\$20,000	\$0.90	\$0.90	\$1.20	\$1.40	\$1.60	\$2.40	\$4.00	\$6.60	\$10.20	\$19.00	\$31.00	\$41.20
\$25,000	\$1.13	\$1.13	\$1.50	\$1.75	\$2.00	\$3.00	\$5.00	\$8.25	\$12.75	\$23.75	\$38.75	\$51.50
\$30,000	\$1.35	\$1.35	\$1.80	\$2.10	\$2.40	\$3.60	\$6.00	\$9.90	\$15.30	\$28.50	\$46.50	\$61.80
\$35,000	\$1.58	\$1.58	\$2.10	\$2.45	\$2.80	\$4.20	\$7.00	\$11.55	\$17.85	\$33.25	\$54.25	\$72.10
\$40,000	\$1.80	\$1.80	\$2.40	\$2.80	\$3.20	\$4.80	\$8.00	\$13.20	\$20.40	\$38.00	\$62.00	\$82.40
\$45,000	\$2.03	\$2.03	\$2.70	\$3.15	\$3.60	\$5.40	\$9.00	\$14.85	\$22.95	\$42.75	\$69.75	\$92.70
\$50,000	\$2.25	\$2.25	\$3.00	\$3.50	\$4.00	\$6.00	\$10.00	\$16.50	\$25.50	\$47.50	\$77.50	\$103.00

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