SUPPLEMENTAL GROUP LIFE AND AD&D PREMIUM RATE GRID



Galena Park ISD / TEEBC Trust F021842 - 19135

Eligibility

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

Supplemental Life/AD&D Insurance

Employee Benefit: \$10,000 - \$300,000 in \$10,000 increments

 Spouse Benefit:
 \$5,000 - \$50,000 in \$5,000 increments, but not to exceed

 (Life Only)
 50% of the employee benefit.

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

Guarantee Issue For New Hires Only:

Employee: \$200,000 not to exceed 3 times Annual Earnings Spouse: \$30,000

Child Coverage (Life Only)

Live Birth to 14 Days: \$100 15 Days to Age 26: Choice

\$100 Choice of \$5,000 or \$10,000

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

**Employees who are currently enrolled in the Supplemental Life Plan can increase their coverage by \$20,000 during the Annual Enrollment not to exceed the Guarantee Issue Amount.

Employee Supplemental Life/AD&D Insurance

Semi- Monthly Premium Cost (Based on 24 payroll deductions per year)

Benefit	Semi	Benefit	Semi
Amount	Monthly	Amount	Monthly
\$10,000	\$1.18	\$110,000	\$12.98
\$20,000	\$2.36	\$120,000	\$14.16
\$30,000	\$3.54	\$130,000	\$15.34
\$40,000	\$4.72	\$140,000	\$16.52
\$50,000	\$5.90	\$150,000	\$17.70
\$60,000	\$7.08	\$160,000	\$18.88
\$70,000	\$8.26	\$170,000	\$20.06
\$80,000	\$9.44	\$180,000	\$21.24
\$90,000	\$10.62	\$190,000	\$22.42
\$100,000	\$11.80	\$200,000	\$23.60

Spouse Supplemental Life Insurance

Semi-Montiny Fremulin Cost			
Benefit	Semi		
Amount	Monthly		
\$5,000	\$0.74		
\$10,000	\$1.48		
\$15,000	\$2.22		
\$20,000	\$2.96		
\$25,000	\$3.70		
\$30,000	\$4.44		

Child(ren) Supplemental Life

Semi-Monthly Cost			
Benefit	Semi		
Amount	Monthly		
\$5,000	\$0.14		
\$10,000	\$0.28		

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Rate Table EMPLOYEE Supplemental Life/AD&D Monthly rates per \$1,000 \$0.236

SPOUSE Supplemental Life Only Monthly rates per \$1,000 \$0.296

Dependent Life (Children) Supplemental Life Only Monthly rates per \$1,000 \$0.056