

**STAFFORD MSD / TEEBC TRUST F021842 - 296**

**Eligibility**

All Active Full Time Employees who regularly work 10 hours per week are eligible for insurance on 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 100% of the employee benefit.**

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

**Child Life/AD&D Coverage**

Live birth to 6 months: **\$1,000**

6 months to Age 26: **\$5,000 - \$15,000 in increments of \$5,000**

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

**Guarantee Issue:**

Employee **\$150,000**

Spouse **\$50,000**

**Supplemental Life /AD&D Insurance**

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

<b>EMPLOYEE &amp; SPOUSE Supplemental Life/AD&amp;D</b>	
Monthly rates per \$1,000	
Age	Rates
Under 25	\$0.058
25-29	\$0.070
30-34	\$0.094
35-39	\$0.105
40-44	\$0.134
45-49	\$0.202
50-54	\$0.311
55-59	\$0.579
60-64	\$0.889
65-69	\$1.710
70+	\$2.774

  

<b>Dependent Life/AD&amp;D (Children)</b>	
Monthly Premium per Family	
\$5,000	\$0.90
\$10,000	\$1.80
\$15,000	\$2.70

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	\$0.58	\$0.70	\$0.94	\$1.05	\$1.34	\$2.02	\$3.11	\$5.79	\$8.89	\$17.10	\$27.74	
\$20,000	\$1.16	\$1.40	\$1.88	\$2.10	\$2.68	\$4.04	\$6.22	\$11.58	\$17.78	\$34.20	\$55.48	
\$30,000	\$1.74	\$2.10	\$2.82	\$3.15	\$4.02	\$6.06	\$9.33	\$17.37	\$26.67	\$51.30	\$83.22	
\$40,000	\$2.32	\$2.80	\$3.76	\$4.20	\$5.36	\$8.08	\$12.44	\$23.16	\$35.56	\$68.40	\$110.96	
\$50,000	\$2.90	\$3.50	\$4.70	\$5.25	\$6.70	\$10.10	\$15.55	\$28.95	\$44.45	\$85.50	\$138.70	
\$60,000	\$3.48	\$4.20	\$5.64	\$6.30	\$8.04	\$12.12	\$18.66	\$34.74	\$53.34	\$102.60	\$166.44	
\$70,000	\$4.06	\$4.90	\$6.58	\$7.35	\$9.38	\$14.14	\$21.77	\$40.53	\$62.23	\$119.70	\$194.18	
\$80,000	\$4.64	\$5.60	\$7.52	\$8.40	\$10.72	\$16.16	\$24.88	\$46.32	\$71.12	\$136.80	\$221.92	
\$90,000	\$5.22	\$6.30	\$8.46	\$9.45	\$12.06	\$18.18	\$27.99	\$52.11	\$80.01	\$153.90	\$249.66	
\$100,000	\$5.80	\$7.00	\$9.40	\$10.50	\$13.40	\$20.20	\$31.10	\$57.90	\$88.90	\$171.00	\$277.40	
\$110,000	\$6.38	\$7.70	\$10.34	\$11.55	\$14.74	\$22.22	\$34.21	\$63.69	\$97.79	\$188.10	\$305.14	
\$120,000	\$6.96	\$8.40	\$11.28	\$12.60	\$16.08	\$24.24	\$37.32	\$69.48	\$106.68	\$205.20	\$332.88	
\$130,000	\$7.54	\$9.10	\$12.22	\$13.65	\$17.42	\$26.26	\$40.43	\$75.27	\$115.57	\$222.30	\$360.62	
\$140,000	\$8.12	\$9.80	\$13.16	\$14.70	\$18.76	\$28.28	\$43.54	\$81.06	\$124.46	\$239.40	\$388.36	
\$150,000	\$8.70	\$10.50	\$14.10	\$15.75	\$20.10	\$30.30	\$46.65	\$86.85	\$133.35	\$256.50	\$416.10	

  

<b>SPOUSE (Employee attained Age)</b>												
\$5,000	\$0.29	\$0.35	\$0.47	\$0.53	\$0.67	\$1.01	\$1.56	\$2.90	\$4.45	\$8.55	\$13.87	
\$10,000	\$0.58	\$0.70	\$0.94	\$1.05	\$1.34	\$2.02	\$3.11	\$5.79	\$8.89	\$17.10	\$27.74	
\$15,000	\$0.87	\$1.05	\$1.41	\$1.58	\$2.01	\$3.03	\$4.67	\$8.69	\$13.34	\$25.65	\$41.61	
\$20,000	\$1.16	\$1.40	\$1.88	\$2.10	\$2.68	\$4.04	\$6.22	\$11.58	\$17.78	\$34.20	\$55.48	
\$25,000	\$1.45	\$1.75	\$2.35	\$2.63	\$3.35	\$5.05	\$7.78	\$14.48	\$22.23	\$69.35	\$69.35	
\$30,000	\$1.74	\$2.10	\$2.82	\$3.15	\$4.02	\$6.06	\$9.33	\$17.37	\$26.67	\$51.30	\$83.22	
\$35,000	\$2.03	\$2.45	\$3.29	\$3.68	\$4.69	\$7.07	\$10.89	\$20.27	\$31.12	\$59.85	\$97.09	
\$40,000	\$2.32	\$2.80	\$3.76	\$4.20	\$5.36	\$8.08	\$12.44	\$23.16	\$35.56	\$68.40	\$110.96	
\$45,000	\$2.61	\$3.15	\$4.23	\$4.73	\$6.03	\$9.09	\$14.00	\$26.06	\$40.01	\$76.95	\$124.83	
\$50,000	\$2.90	\$3.50	\$4.70	\$5.25	\$6.70	\$10.10	\$15.55	\$28.95	\$44.45	\$85.50	\$138.70	

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.