



LITTLE CYPRESS-MAURICEVILLE CISD / TEEBC TRUST F021842 - 269

Eligibility

All Active Employees who regularly work 10 hours per week are eligible for insurance on their date of hire.

Supplemental Life

Employee Benefit: **\$20,000 to \$500,000 in \$10,000 increments.**
Not to exceed 5 times annual earnings.

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

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

Child Coverage (Life Only)

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

Guarantee Issue*

Employee **\$200,000**
Spouse **\$50,000**

***NEW HIRES ONLY**

Employee/Spouse: Life benefits reduce by 50% of the original amount at age 75.
All benefits terminate at retirement.

**Employee/Spouse
Supplemental Life**
Monthly rates per \$1,000

<u>Age</u>	<u>Rates</u>
Under 20	\$0.050
20-24	\$0.050
25-29	\$0.060
30-34	\$0.080
35-39	\$0.100
40-44	\$0.150
45-49	\$0.250
50-54	\$0.410
55-59	\$0.670
60-64	\$0.840
65+	\$1.460

Dependent Life (Children)
Monthly Premium per Family

<u>Life</u>	<u>Premium</u>
\$10,000	\$1.00

Supplemental Life

Premium Cost (Based on 12 payroll deductions per year)

Employee		ATTAINED AGE										
Benefit Amount		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$20,000		\$1.00	\$1.00	\$1.20	\$1.60	\$2.00	\$3.00	\$5.00	\$8.20	\$13.40	\$16.80	\$29.20
\$30,000		\$1.50	\$1.50	\$1.80	\$2.40	\$3.00	\$4.50	\$7.50	\$12.30	\$20.10	\$25.20	\$43.80
\$40,000		\$2.00	\$2.00	\$2.40	\$3.20	\$4.00	\$6.00	\$10.00	\$16.40	\$26.80	\$33.60	\$58.40
\$50,000		\$2.50	\$2.50	\$3.00	\$4.00	\$5.00	\$7.50	\$12.50	\$20.50	\$33.50	\$42.00	\$73.00
\$60,000		\$3.00	\$3.00	\$3.60	\$4.80	\$6.00	\$9.00	\$15.00	\$24.60	\$40.20	\$50.40	\$87.60
\$70,000		\$3.50	\$3.50	\$4.20	\$5.60	\$7.00	\$10.50	\$17.50	\$28.70	\$46.90	\$58.80	\$102.20
\$80,000		\$4.00	\$4.00	\$4.80	\$6.40	\$8.00	\$12.00	\$20.00	\$32.80	\$53.60	\$67.20	\$116.80
\$90,000		\$4.50	\$4.50	\$5.40	\$7.20	\$9.00	\$13.50	\$22.50	\$36.90	\$60.30	\$75.60	\$131.40
\$100,000		\$5.00	\$5.00	\$6.00	\$8.00	\$10.00	\$15.00	\$25.00	\$41.00	\$67.00	\$84.00	\$146.00
\$110,000		\$5.50	\$5.50	\$6.60	\$8.80	\$11.00	\$16.50	\$27.50	\$45.10	\$73.70	\$92.40	\$160.60
\$120,000		\$6.00	\$6.00	\$7.20	\$9.60	\$12.00	\$18.00	\$30.00	\$49.20	\$80.40	\$100.80	\$175.20
\$130,000		\$6.50	\$6.50	\$7.80	\$10.40	\$13.00	\$19.50	\$32.50	\$53.30	\$87.10	\$109.20	\$189.80
\$140,000		\$7.00	\$7.00	\$8.40	\$11.20	\$14.00	\$21.00	\$35.00	\$57.40	\$93.80	\$117.60	\$204.40
\$150,000		\$7.50	\$7.50	\$9.00	\$12.00	\$15.00	\$22.50	\$37.50	\$61.50	\$100.50	\$126.00	\$219.00
\$160,000		\$8.00	\$8.00	\$9.60	\$12.80	\$16.00	\$24.00	\$40.00	\$65.60	\$107.20	\$134.40	\$233.60
\$170,000		\$8.50	\$8.50	\$10.20	\$13.60	\$17.00	\$25.50	\$42.50	\$69.70	\$113.90	\$142.80	\$248.20
\$180,000		\$9.00	\$9.00	\$10.80	\$14.40	\$18.00	\$27.00	\$45.00	\$73.80	\$120.60	\$151.20	\$262.80
\$190,000		\$9.50	\$9.50	\$11.40	\$15.20	\$19.00	\$28.50	\$47.50	\$77.90	\$127.30	\$159.60	\$277.40
\$200,000		\$10.00	\$10.00	\$12.00	\$16.00	\$20.00	\$30.00	\$50.00	\$82.00	\$134.00	\$168.00	\$292.00

Spouse (Employee Attained Age)

Benefit Amount	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$5,000	\$0.25	\$0.25	\$0.30	\$0.40	\$0.50	\$0.75	\$1.25	\$2.05	\$3.35	\$4.20	\$7.30
\$10,000	\$0.50	\$0.50	\$0.60	\$0.80	\$1.00	\$1.50	\$2.50	\$4.10	\$6.70	\$8.40	\$14.60
\$15,000	\$0.75	\$0.75	\$0.90	\$1.20	\$1.50	\$2.25	\$3.75	\$6.15	\$10.05	\$12.60	\$21.90
\$20,000	\$1.00	\$1.00	\$1.20	\$1.60	\$2.00	\$3.00	\$5.00	\$8.20	\$13.40	\$16.80	\$29.20
\$25,000	\$1.25	\$1.25	\$1.50	\$2.00	\$2.50	\$3.75	\$6.25	\$10.25	\$16.75	\$21.00	\$36.50
\$30,000	\$1.50	\$1.50	\$1.80	\$2.40	\$3.00	\$4.50	\$7.50	\$12.30	\$20.10	\$25.20	\$43.80
\$35,000	\$1.75	\$1.75	\$2.10	\$2.80	\$3.50	\$5.25	\$8.75	\$14.35	\$23.45	\$29.40	\$51.10
\$40,000	\$2.00	\$2.00	\$2.40	\$3.20	\$4.00	\$6.00	\$10.00	\$16.40	\$26.80	\$33.60	\$58.40
\$45,000	\$2.25	\$2.25	\$2.70	\$3.60	\$4.50	\$6.75	\$11.25	\$18.45	\$30.15	\$37.80	\$65.70
\$50,000	\$2.50	\$2.50	\$3.00	\$4.00	\$5.00	\$7.50	\$12.50	\$20.50	\$33.50	\$42.00	\$73.00