

MEDINA ISD /TEEBC TRUST F021842 - 321

Eligibility

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

Supplemental Life and AD&D

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$250,000 in \$5,000 increments.**
(not to exceed 100% of the employee benefit)

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

Guarantee Issue*

Employee	\$150,000
Spouse	\$50,000

*NEW HIRES ONLY

Child Coverage (Life Only)

Live Birth to Age 26: \$10,000

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

Spouse: Benefits terminate at employee age 70.

Supplemental Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

Employee/Spouse Supplemental Life/AD&D	
Monthly rates per \$1,000	
<u>Age</u>	<u>Rates</u>
Under 20	\$0.08
20-24	\$0.090
25-29	\$0.110
30-34	\$0.110
35-39	\$0.120
40-44	\$0.145
45-49	\$0.203
50-65	\$0.295
55-59	\$0.525
60-64	\$0.789
65-69	\$1.491
70-74	\$2.399
75+	\$4.487

Dependent Life (Children)	
Monthly Premium per Family	
<u>Life</u>	<u>Premium</u>
\$10,000	\$1.00

Benefit Amount	ATTAINED AGE												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.80	\$0.90	\$1.10	\$1.10	\$1.20	\$1.45	\$2.03	\$2.95	\$5.25	\$7.89	\$14.91	\$23.99	\$44.87
\$20,000	\$1.60	\$1.80	\$2.20	\$2.20	\$2.40	\$2.90	\$4.06	\$5.90	\$10.50	\$15.78	\$29.82	\$47.98	\$89.74
\$30,000	\$2.40	\$2.70	\$3.30	\$3.30	\$3.60	\$4.35	\$6.09	\$8.85	\$15.75	\$23.67	\$44.73	\$71.97	\$134.61
\$40,000	\$3.20	\$3.60	\$4.40	\$4.40	\$4.80	\$5.80	\$8.12	\$11.80	\$21.00	\$31.56	\$59.64	\$95.96	\$179.48
\$50,000	\$4.00	\$4.50	\$5.50	\$5.50	\$6.00	\$7.25	\$10.15	\$14.75	\$26.25	\$39.45	\$74.55	\$119.95	\$224.35
\$60,000	\$4.80	\$5.40	\$6.60	\$6.60	\$7.20	\$8.70	\$12.18	\$17.70	\$31.50	\$47.34	\$89.46	\$143.94	\$269.22
\$70,000	\$5.60	\$6.30	\$7.70	\$7.70	\$8.40	\$10.15	\$14.21	\$20.65	\$36.75	\$55.23	\$104.37	\$167.93	\$314.09
\$80,000	\$6.40	\$7.20	\$8.80	\$8.80	\$9.60	\$11.60	\$16.24	\$23.60	\$42.00	\$63.12	\$119.28	\$191.92	\$358.96
\$90,000	\$7.20	\$8.10	\$9.90	\$9.90	\$10.80	\$13.05	\$18.27	\$26.55	\$47.25	\$71.01	\$134.19	\$215.91	\$403.83
\$100,000	\$8.00	\$9.00	\$11.00	\$11.00	\$12.00	\$14.50	\$20.30	\$29.50	\$52.50	\$78.90	\$149.10	\$239.90	\$448.70
\$110,000	\$8.80	\$9.90	\$12.10	\$12.10	\$13.20	\$15.95	\$22.33	\$32.45	\$57.75	\$86.79	\$164.01	\$263.89	\$493.57
\$120,000	\$9.60	\$10.80	\$13.20	\$13.20	\$14.40	\$17.40	\$24.36	\$35.40	\$63.00	\$94.68	\$178.92	\$287.88	\$538.44
\$130,000	\$10.40	\$11.70	\$14.30	\$14.30	\$15.60	\$18.85	\$26.39	\$38.35	\$68.25	\$102.57	\$193.83	\$311.87	\$583.31
\$140,000	\$11.20	\$12.60	\$15.40	\$15.40	\$16.80	\$20.30	\$28.42	\$41.30	\$73.50	\$110.46	\$208.74	\$335.86	\$628.18
\$150,000	\$12.00	\$13.50	\$16.50	\$16.50	\$18.00	\$21.75	\$30.45	\$44.25	\$78.75	\$118.35	\$223.65	\$359.85	\$673.05

Spouse (Employee's Attained Age)													
\$5,000	\$0.40	\$0.45	\$0.55	\$0.55	\$0.60	\$0.73	\$1.02	\$1.48	\$2.63	\$3.95	\$7.46		
\$10,000	\$0.80	\$0.90	\$1.10	\$1.10	\$1.20	\$1.45	\$2.03	\$2.95	\$5.25	\$7.89	\$14.91		
\$15,000	\$1.20	\$1.35	\$1.65	\$1.65	\$1.80	\$2.18	\$3.05	\$4.43	\$7.88	\$11.84	\$22.37		
\$20,000	\$1.60	\$1.80	\$2.20	\$2.20	\$2.40	\$2.90	\$4.06	\$5.90	\$10.50	\$15.78	\$29.82		
\$25,000	\$2.00	\$2.25	\$2.75	\$2.75	\$3.00	\$3.63	\$5.08	\$7.38	\$13.13	\$19.73	\$37.28		
\$30,000	\$2.40	\$2.70	\$3.30	\$3.30	\$3.60	\$4.35	\$6.09	\$8.85	\$15.75	\$23.67	\$44.73		
\$35,000	\$2.80	\$3.15	\$3.85	\$3.85	\$4.20	\$5.08	\$7.11	\$10.33	\$18.38	\$27.62	\$52.19		
\$40,000	\$3.20	\$3.60	\$4.40	\$4.40	\$4.80	\$5.80	\$8.12	\$11.80	\$21.00	\$31.56	\$59.64		
\$45,000	\$3.60	\$4.05	\$4.95	\$4.95	\$5.40	\$6.53	\$9.14	\$13.28	\$23.63	\$35.51	\$67.10		
\$50,000	\$4.00	\$4.50	\$5.50	\$5.50	\$6.00	\$7.25	\$10.15	\$14.75	\$26.25	\$39.45	\$74.55		

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