



ROCKPORT-FULTON ISD / TEEBC TRUST F021842 - 363

Eligibility

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

Supplemental Life

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 50% of the employee benefit)**

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

Child Coverage

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

Guarantee Issue*

Employee **\$150,000 Under age 65, \$30,000 age 65-69**
Spouse **\$50,000 Under age 60, \$10,000 age 60-69**

*NEW HIRES ONLY

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

Spouse: Benefits terminate at Employee's age 70.

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 Benefit Amount	ATTAINED AGE										
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$10,000	\$0.50	\$0.50	\$0.60	\$0.80	\$1.00	\$1.50	\$2.50	\$4.10	\$6.70	\$8.40	\$14.60
\$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

Spouse (Employee Attained Age)											
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
\$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

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