



RAYMONDVILLE ISD / TEEBC TRUST F021842 - 326

Eligibility

All Active Full Time Employees who regularly work 30 hours per week are eligible for insurance on the first of the month following their date of hire.

Supplemental Life Insurance

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments, not to exceed 7 times annual earnings.**

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

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

Child Coverage

Live birth to 6 months: **\$500**

6 months to Age 26: **\$10,000**

Employee: 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.

Spouse: Benefits terminate at Employee's age 70.

Guarantee Issue:

Employee **\$200,000**

Spouse **\$50,000**

EMPLOYEE & SPOUSE

Supplemental Life

Monthly rates per \$1,000

Age	Rates
Under 29	\$0.060
30-34	\$0.080
35-39	\$0.090
40-44	\$0.120
45-49	\$0.180
50-54	\$0.290
55-59	\$0.450
60-64	\$0.710
65-69	\$1.270
70-74	\$2.060
75+	\$3.210

Dependent Life (Children)

Monthly Premium per Family

\$10,000 \$2.00

Supplemental Life Insurance

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

EMPLOYEE Benefit Amount	ATTAINED AGE											
	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
\$10,000	\$0.60	\$0.80	\$0.90	\$1.20	\$1.80	\$2.90	\$4.50	\$7.10	\$12.70	\$20.60	\$32.10	
\$20,000	\$1.20	\$1.60	\$1.80	\$2.40	\$3.60	\$5.80	\$9.00	\$14.20	\$25.40	\$41.20	\$64.20	
\$30,000	\$1.80	\$2.40	\$2.70	\$3.60	\$5.40	\$8.70	\$13.50	\$21.30	\$38.10	\$61.80	\$96.30	
\$40,000	\$2.40	\$3.20	\$3.60	\$4.80	\$7.20	\$11.60	\$18.00	\$28.40	\$50.80	\$82.40	\$128.40	
\$50,000	\$3.00	\$4.00	\$4.50	\$6.00	\$9.00	\$14.50	\$22.50	\$35.50	\$63.50	\$103.00	\$160.50	
\$60,000	\$3.60	\$4.80	\$5.40	\$7.20	\$10.80	\$17.40	\$27.00	\$42.60	\$76.20	\$123.60	\$192.60	
\$70,000	\$4.20	\$5.60	\$6.30	\$8.40	\$12.60	\$20.30	\$31.50	\$49.70	\$88.90	\$144.20	\$224.70	
\$80,000	\$4.80	\$6.40	\$7.20	\$9.60	\$14.40	\$23.20	\$36.00	\$56.80	\$101.60	\$164.80	\$256.80	
\$90,000	\$5.40	\$7.20	\$8.10	\$10.80	\$16.20	\$26.10	\$40.50	\$63.90	\$114.30	\$185.40	\$288.90	
\$100,000	\$6.00	\$8.00	\$9.00	\$12.00	\$18.00	\$29.00	\$45.00	\$71.00	\$127.00	\$206.00	\$321.00	
\$110,000	\$6.60	\$8.80	\$9.90	\$13.20	\$19.80	\$31.90	\$49.50	\$78.10	\$139.70	\$226.60	\$353.10	
\$120,000	\$7.20	\$9.60	\$10.80	\$14.40	\$21.60	\$34.80	\$54.00	\$85.20	\$152.40	\$247.20	\$385.20	
\$130,000	\$7.80	\$10.40	\$11.70	\$15.60	\$23.40	\$37.70	\$58.50	\$92.30	\$165.10	\$267.80	\$417.30	
\$140,000	\$8.40	\$11.20	\$12.60	\$16.80	\$25.20	\$40.60	\$63.00	\$99.40	\$177.80	\$288.40	\$449.40	
\$150,000	\$9.00	\$12.00	\$13.50	\$18.00	\$27.00	\$43.50	\$67.50	\$106.50	\$190.50	\$309.00	\$481.50	
\$160,000	\$9.60	\$12.80	\$14.40	\$19.20	\$28.80	\$46.40	\$72.00	\$113.60	\$203.20	\$329.60	\$513.60	
\$170,000	\$10.20	\$13.60	\$15.30	\$20.40	\$30.60	\$49.30	\$76.50	\$120.70	\$215.90	\$350.20	\$545.70	
\$180,000	\$10.80	\$14.40	\$16.20	\$21.60	\$32.40	\$52.20	\$81.00	\$127.80	\$228.60	\$370.80	\$577.80	
\$190,000	\$11.40	\$15.20	\$17.10	\$22.80	\$34.20	\$55.10	\$85.50	\$134.90	\$241.30	\$391.40	\$609.90	
\$200,000	\$12.00	\$16.00	\$18.00	\$24.00	\$36.00	\$58.00	\$90.00	\$142.00	\$254.00	\$412.00	\$642.00	
SPOUSE (Employee attained Age)												
\$5,000	\$0.30	\$0.40	\$0.45	\$0.60	\$0.90	\$1.45	\$2.25	\$3.55	\$6.35			
\$10,000	\$0.60	\$0.80	\$0.90	\$1.20	\$1.80	\$2.90	\$4.50	\$7.10	\$12.70			
\$15,000	\$0.90	\$1.20	\$1.35	\$1.80	\$2.70	\$4.35	\$6.75	\$10.65	\$19.05			
\$20,000	\$1.20	\$1.60	\$1.80	\$2.40	\$3.60	\$5.80	\$9.00	\$14.20	\$25.40			
\$25,000	\$1.50	\$2.00	\$2.25	\$3.00	\$4.50	\$7.25	\$11.25	\$17.75	\$31.75			
\$30,000	\$1.80	\$2.40	\$2.70	\$3.60	\$5.40	\$8.70	\$13.50	\$21.30	\$38.10			
\$35,000	\$2.10	\$2.80	\$3.15	\$4.20	\$6.30	\$10.15	\$15.75	\$24.85	\$44.45			
\$40,000	\$2.40	\$3.20	\$3.60	\$4.80	\$7.20	\$11.60	\$18.00	\$28.40	\$50.80			
\$45,000	\$2.70	\$3.60	\$4.05	\$5.40	\$8.10	\$13.05	\$20.25	\$31.95	\$57.15			
\$50,000	\$3.00	\$4.00	\$4.50	\$6.00	\$9.00	\$14.50	\$22.50	\$35.50	\$63.50			

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