Supplemental Life and AD&D
PREMIUM RATE GRID

BlueCross BlueShield of Texas

LA FERIA ISD / TEEBC TRUST F021842 - 380

Eligibility

All Active 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 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 50% of the employee benefit)

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

Child Coverage (Life/AD&D)

Live Birth to 6 months:	**$1,000**
6 months to Age 26 years:	**$5,000 or $10,000**

Guarantee Issue*

Employee	**$150,000**
Spouse	**$50,000**

***NEW HIRES ONLY**

Employee: Life & AD&D benefits reduce by 35% at age 70, by 50% of the original amount at age 75. All benefits terminate at retirement.

Spouse: Benefits terminate at Employee's age 70.

Employee/Spouse Supplemental Life and AD&D

Monthly rates per $1,000

Age	Rates
Under 20	$0.080
20-24	$0.080
25-29	$0.090
30-34	$0.110
35-39	$0.130
40-44	$0.180
45-49	$0.280
50-54	$0.440
55-59	$0.700
60-64	$0.870
65+	$1.490

Dependent Life/AD&D (Children)

Monthly Premium per Family

Life	Premium
$5,000	$0.755
$10,000	$1.510

Supplemental Life and AD&D

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+
$10,000		$0.80	$0.80	$0.90	$1.10	$1.30	$1.80	$2.80	$4.40	$7.00	$8.70	$14.90
$20,000		$1.60	$1.60	$1.80	$2.20	$2.60	$3.60	$5.60	$8.80	$14.00	$17.40	$29.80
$30,000		$2.40	$2.40	$2.70	$3.30	$3.90	$5.40	$8.40	$13.20	$21.00	$26.10	$44.70
$40,000		$3.20	$3.20	$3.60	$4.40	$5.20	$7.20	$11.20	$17.60	$28.00	$34.80	$59.60
$50,000		$4.00	$4.00	$4.50	$5.50	$6.50	$9.00	$14.00	$22.00	$35.00	$43.50	$74.50
$60,000		$4.80	$4.80	$5.40	$6.60	$7.80	$10.80	$16.80	$26.40	$42.00	$52.20	$89.40
$70,000		$5.60	$5.60	$6.30	$7.70	$9.10	$12.60	$19.60	$30.80	$49.00	$60.90	$104.30
$80,000		$6.40	$6.40	$7.20	$8.80	$10.40	$14.40	$22.40	$35.20	$56.00	$69.60	$119.20
$90,000		$7.20	$7.20	$8.10	$9.90	$11.70	$16.20	$25.20	$39.60	$63.00	$78.30	$134.10
$100,000		$8.00	$8.00	$9.00	$11.00	$13.00	$18.00	$28.00	$44.00	$70.00	$87.00	$149.00
$110,000		$8.80	$8.80	$9.90	$12.10	$14.30	$19.80	$30.80	$48.40	$77.00	$95.70	$163.90
$120,000		$9.60	$9.60	$10.80	$13.20	$15.60	$21.60	$33.60	$52.80	$84.00	$104.40	$178.80
$130,000		$10.40	$10.40	$11.70	$14.30	$16.90	$23.40	$36.40	$57.20	$91.00	$113.10	$193.70
$140,000		$11.20	$11.20	$12.60	$15.40	$18.20	$25.20	$39.20	$61.60	$98.00	$121.80	$208.60
$150,000		$12.00	$12.00	$13.50	$16.50	$19.50	$27.00	$42.00	$66.00	$105.00	$130.50	$223.50

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	65-70
$5,000		$0.40	$0.40	$0.45	$0.55	$0.65	$0.90	$1.40	$2.20	$3.50	$4.35	$7.45
$10,000		$0.80	$0.80	$0.90	$1.10	$1.30	$1.80	$2.80	$4.40	$7.00	$8.70	$14.90
$15,000		$1.20	$1.20	$1.35	$1.65	$1.95	$2.70	$4.20	$6.60	$10.50	$13.05	$22.35
$20,000		$1.60	$1.60	$1.80	$2.20	$2.60	$3.60	$5.60	$8.80	$14.00	$17.40	$29.80
$25,000		$2.00	$2.00	$2.25	$2.75	$3.25	$4.50	$7.00	$11.00	$17.50	$21.75	$37.25
$30,000		$2.40	$2.40	$2.70	$3.30	$3.90	$5.40	$8.40	$13.20	$21.00	$26.10	$44.70
$35,000		$2.80	$2.80	$3.15	$3.85	$4.55	$6.30	$9.80	$15.40	$24.50	$30.45	$52.15
$40,000		$3.20	$3.20	$3.60	$4.40	$5.20	$7.20	$11.20	$17.60	$28.00	$34.80	$59.60
$45,000		$3.60	$3.60	$4.05	$4.95	$5.85	$8.10	$12.60	$19.80	$31.50	$39.15	$67.05
$50,000		$4.00	$4.00	$4.50	$5.50	$6.50	$9.00	$14.00	$22.00	$35.00	$43.50	$74.50

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