



SOMERSET ISD / TEEBC TRUST F021842 - 339

Eligibility

All Active Full Time Employees who regularly work 10 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**

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

15 Days to 6 months: **\$1,000**
6 months to Age 26: **\$10,000**

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

Guarantee Issue:

Employee: **\$180,000**
Spouse: **\$30,000**

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

EMPLOYEE Benefit Amount	ATTAINED AGE										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+	
\$10,000	\$0.50	\$0.60	\$0.80	\$1.00	\$1.50	\$2.50	\$4.10	\$6.70	\$8.40	\$14.60	
\$20,000	\$1.00	\$1.20	\$1.60	\$2.00	\$3.00	\$5.00	\$8.20	\$13.40	\$16.80	\$29.20	
\$30,000	\$1.50	\$1.80	\$2.40	\$3.00	\$4.50	\$7.50	\$12.30	\$20.10	\$25.20	\$43.80	
\$40,000	\$2.00	\$2.40	\$3.20	\$4.00	\$6.00	\$10.00	\$16.40	\$26.80	\$33.60	\$58.40	
\$50,000	\$2.50	\$3.00	\$4.00	\$5.00	\$7.50	\$12.50	\$20.50	\$33.50	\$42.00	\$73.00	
\$60,000	\$3.00	\$3.60	\$4.80	\$6.00	\$9.00	\$15.00	\$24.60	\$40.20	\$50.40	\$87.60	
\$70,000	\$3.50	\$4.20	\$5.60	\$7.00	\$10.50	\$17.50	\$28.70	\$46.90	\$58.80	\$102.20	
\$80,000	\$4.00	\$4.80	\$6.40	\$8.00	\$12.00	\$20.00	\$32.80	\$53.60	\$67.20	\$116.80	
\$90,000	\$4.50	\$5.40	\$7.20	\$9.00	\$13.50	\$22.50	\$36.90	\$60.30	\$75.60	\$131.40	
\$100,000	\$5.00	\$6.00	\$8.00	\$10.00	\$15.00	\$25.00	\$41.00	\$67.00	\$84.00	\$146.00	
\$110,000	\$5.50	\$6.60	\$8.80	\$11.00	\$16.50	\$27.50	\$45.10	\$73.70	\$92.40	\$160.60	
\$120,000	\$6.00	\$7.20	\$9.60	\$12.00	\$18.00	\$30.00	\$49.20	\$80.40	\$100.80	\$175.20	
\$130,000	\$6.50	\$7.80	\$10.40	\$13.00	\$19.50	\$32.50	\$53.30	\$87.10	\$109.20	\$189.80	
\$140,000	\$7.00	\$8.40	\$11.20	\$14.00	\$21.00	\$35.00	\$57.40	\$93.80	\$117.60	\$204.40	
\$150,000	\$7.50	\$9.00	\$12.00	\$15.00	\$22.50	\$37.50	\$61.50	\$100.50	\$126.00	\$219.00	
\$160,000	\$8.00	\$9.60	\$12.80	\$16.00	\$24.00	\$40.00	\$65.60	\$107.20	\$134.40	\$233.60	
\$170,000	\$8.50	\$10.20	\$13.60	\$17.00	\$25.50	\$42.50	\$69.70	\$113.90	\$142.80	\$248.20	
\$180,000	\$9.00	\$10.80	\$14.40	\$18.00	\$27.00	\$45.00	\$73.80	\$120.60	\$151.20	\$262.80	
SPOUSE (Employee Attained Age)											
\$5,000	\$0.25	\$0.30	\$0.40	\$0.50	\$0.75	\$1.25	\$2.05	\$3.35	\$4.20	\$7.30	
\$10,000	\$0.50	\$0.60	\$0.80	\$1.00	\$1.50	\$2.50	\$4.10	\$6.70	\$8.40	\$14.60	
\$15,000	\$0.75	\$0.90	\$1.20	\$1.50	\$2.25	\$3.75	\$6.15	\$10.05	\$12.60	\$21.90	
\$20,000	\$1.00	\$1.20	\$1.60	\$2.00	\$3.00	\$5.00	\$8.20	\$13.40	\$16.80	\$29.20	
\$25,000	\$1.25	\$1.50	\$2.00	\$3.75	\$6.25	\$6.25	\$10.25	\$16.75	\$21.00	\$36.50	
\$30,000	\$1.50	\$1.80	\$2.40	\$3.00	\$4.50	\$7.50	\$12.30	\$20.10	\$25.20	\$43.80	

EMPLOYEE & SPOUSE
Supplemental Life

Monthly rates per \$1,000

Age	Rates
Under 25	\$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

\$10,000	\$1.00
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