



**EAST CENTRAL ISD / TEEBC TRUST F021842 - 327**

**Eligibility**

Class 1 - All Eligible TRS Bus Drivers who work 10 hours per week.  
Class 2 - All Eligible other Employees who work 20 hours per week.  
Insurance is effective the first of the month following date of hire.

**Supplemental Life Insurance**

Employee Benefit: **\$10,000 - \$250,000 in \$10,000 increments, not to exceed 5 X Base Annual earnings**  
Spouse Benefit: **\$5,000 - \$50,000 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 Age 26      Option I - \$5,000      Option II - \$10,000

Employee/ Spouse: Life benefits reduce by 35% of the original amount at age 65, reduce by 55% at age 70, reduce by 70% at age 75 and reduce by 80% at age 80.  
All benefits terminate at retirement.

**Guarantee Issue:**

Employee: Under Age 60 - \$150,000  
Ages 60 to 69 - \$75,000  
Age 70 or Over - \$10,000  
Spouse: \$20,000

**Supplemental Life Insurance**

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

<b>EMPLOYEE &amp; SPOUSE Supplemental Life</b>	
Monthly rates per \$1,000	
Age	Rates
Under 25	\$0.034
25-29	\$0.034
30-34	\$0.043
35-39	\$0.068
40-44	\$0.085
45-49	\$0.128
50-54	\$0.196
55-59	\$0.366
60-64	\$0.519
65-69	\$0.876
70+	\$1.496

  

<b>Dependent Life (Children)</b>	
Monthly Premium per Family	
\$5,000	\$0.50
\$10,000	\$1.00

EMPLOYEE Benefit Amount	ATTAINED AGE											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	
\$10,000	\$0.34	\$0.34	\$0.43	\$0.68	\$0.85	\$1.28	\$1.96	\$3.66	\$5.19	\$8.76	\$14.96	
\$20,000	\$0.68	\$0.68	\$0.86	\$1.36	\$1.70	\$2.56	\$3.92	\$7.32	\$10.38	\$17.52	\$29.92	
\$30,000	\$1.02	\$1.02	\$1.29	\$2.04	\$2.55	\$3.84	\$5.88	\$10.98	\$15.57	\$26.28	\$44.88	
\$40,000	\$1.36	\$1.36	\$1.72	\$2.72	\$3.40	\$5.12	\$7.84	\$14.64	\$20.76	\$35.04	\$59.84	
\$50,000	\$1.70	\$1.70	\$2.15	\$3.40	\$4.25	\$6.40	\$9.80	\$18.30	\$25.95	\$43.80	\$74.80	
\$60,000	\$2.04	\$2.04	\$2.58	\$4.08	\$5.10	\$7.68	\$11.76	\$21.96	\$31.14	\$52.56	\$89.76	
\$70,000	\$2.38	\$2.38	\$3.01	\$4.76	\$5.95	\$8.96	\$13.72	\$25.62	\$36.33	\$61.32	\$104.72	
\$80,000	\$2.72	\$2.72	\$3.44	\$5.44	\$6.80	\$10.24	\$15.68	\$29.28	\$41.52	\$70.08	\$119.68	
\$90,000	\$3.06	\$3.06	\$3.87	\$6.12	\$7.65	\$11.52	\$17.64	\$32.94	\$46.71	\$78.84	\$134.64	
\$100,000	\$3.40	\$3.40	\$4.30	\$6.80	\$8.50	\$12.80	\$19.60	\$36.60	\$51.90	\$87.60	\$149.60	
\$110,000	\$3.74	\$3.74	\$4.73	\$7.48	\$9.35	\$14.08	\$21.56	\$40.26	\$57.09	\$96.36	\$164.56	
\$120,000	\$4.08	\$4.08	\$5.16	\$8.16	\$10.20	\$15.36	\$23.52	\$43.92	\$62.28	\$105.12	\$179.52	
\$130,000	\$4.42	\$4.42	\$5.59	\$8.84	\$11.05	\$16.64	\$25.48	\$47.58	\$67.47	\$113.88	\$194.48	
\$140,000	\$4.76	\$4.76	\$6.02	\$9.52	\$11.90	\$17.92	\$27.44	\$51.24	\$72.66	\$122.64	\$209.44	
\$150,000	\$5.10	\$5.10	\$6.45	\$10.20	\$12.75	\$19.20	\$29.40	\$54.90	\$77.85	\$131.40	\$224.40	

  

<b>SPOUSE (Employee attained Age)</b>												
\$5,000	\$0.17	\$0.17	\$0.22	\$0.34	\$0.43	\$0.64	\$0.98	\$1.83	\$2.60	\$4.38	\$7.48	
\$10,000	\$0.34	\$0.34	\$0.43	\$0.68	\$0.85	\$1.28	\$1.96	\$3.66	\$5.19	\$8.76	\$14.96	
\$15,000	\$0.51	\$0.51	\$0.65	\$1.02	\$1.28	\$1.92	\$2.94	\$5.49	\$7.79	\$13.14	\$22.44	
\$20,000	\$0.68	\$0.68	\$0.86	\$1.36	\$1.70	\$2.56	\$3.92	\$7.32	\$10.38	\$17.52	\$29.92	

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