

SUPPLEMENTAL GROUP LIFE
PREMIUM RATE GRID



**BlueCross BlueShield
of Texas**

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 50% of the original amount at age 70. 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)

**EMPLOYEE & SPOUSE
Supplemental Life**

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 |

Dependent Life (Children)

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 |
| SPOUSE (Employee attained Age) | | | | | | | | | | | | |
| \$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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