

SUPPLEMENTAL GROUP LIFE /AD&D
PREMIUM RATE GRID



**BlueCross BlueShield
of Texas**

KILGORE ISD / TEEBC TRUST F021842 - 150

Eligibility

All Active Employees who regularly work 10 hours a week and Bus Drivers are eligible for insurance on their date of hire.

Supplemental Life/AD&D Insurance

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments, not to exceed 5 times annual earnings. If Employee initially becomes insured after attaining age 70 benefit is subject to a maximum benefit of \$50,000.**

Spouse Benefit: **\$5,000 - \$250,000 in \$5,000 increments, but not to exceed 100% of the employee benefit.**

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

Child Coverage (Life Only)

Live birth to Age 26: **\$10,000**

Employee: Basic and Supplemental Life/AD&D benefits reduce by 35% of the original amount at age 65, then 50% of the original amount at age 70. Benefits terminate at retirement.

Spouse: Supplemental Life/AD&D benefits terminate upon the Employee's attained age 70.

Guarantee Issue:

Employee **\$200,000**
 Spouse **\$50,000**

Supplemental Life Insurance/AD&D

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

EMPLOYEE & SPOUSE	
Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 29	\$0.070
30-39	\$0.080
40-44	\$0.110
45-49	\$0.170
50-54	\$0.290
55-59	\$0.470
60-64	\$0.640
65-69	\$1.130
70-74	\$2.010
75-79	\$2.310
80+	\$5.320
Dependent Life (Children)	
Monthly Premium per Family	
\$10,000	\$1.80

EMPLOYEE Benefit Amount	ATTAINED AGE											
	<29	30-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
\$10,000	\$0.70	\$0.80	\$1.10	\$1.70	\$2.90	\$4.70	\$6.40	\$11.30	\$20.10	\$23.10	\$53.20	
\$20,000	\$1.40	\$1.60	\$2.20	\$3.40	\$5.80	\$9.40	\$12.80	\$22.60	\$40.20	\$46.20	\$106.40	
\$30,000	\$2.10	\$2.40	\$3.30	\$5.10	\$8.70	\$14.10	\$19.20	\$33.90	\$60.30	\$69.30	\$159.60	
\$40,000	\$2.80	\$3.20	\$4.40	\$6.80	\$11.60	\$18.80	\$25.60	\$45.20	\$80.40	\$92.40	\$212.80	
\$50,000	\$3.50	\$4.00	\$5.50	\$8.50	\$14.50	\$23.50	\$32.00	\$56.50	\$100.50	\$115.50	\$266.00	
\$60,000	\$4.20	\$4.80	\$6.60	\$10.20	\$17.40	\$28.20	\$38.40	\$67.80	\$120.60	\$138.60	\$319.20	
\$70,000	\$4.90	\$5.60	\$7.70	\$11.90	\$20.30	\$32.90	\$44.80	\$79.10	\$140.70	\$161.70	\$372.40	
\$80,000	\$5.60	\$6.40	\$8.80	\$13.60	\$23.20	\$37.60	\$51.20	\$90.40	\$160.80	\$184.80	\$425.60	
\$90,000	\$6.30	\$7.20	\$9.90	\$15.30	\$26.10	\$42.30	\$57.60	\$101.70	\$180.90	\$207.90	\$478.80	
\$100,000	\$7.00	\$8.00	\$11.00	\$17.00	\$29.00	\$47.00	\$64.00	\$113.00	\$201.00	\$231.00	\$532.00	
\$110,000	\$7.70	\$8.80	\$12.10	\$18.70	\$31.90	\$51.70	\$70.40	\$124.30	\$221.10	\$254.10	\$585.20	
\$120,000	\$8.40	\$9.60	\$13.20	\$20.40	\$34.80	\$56.40	\$76.80	\$135.60	\$241.20	\$277.20	\$638.40	
\$130,000	\$9.10	\$10.40	\$14.30	\$22.10	\$37.70	\$61.10	\$83.20	\$146.90	\$261.30	\$300.30	\$691.60	
\$140,000	\$9.80	\$11.20	\$15.40	\$23.80	\$40.60	\$65.80	\$89.60	\$158.20	\$281.40	\$323.40	\$744.80	
\$150,000	\$10.50	\$12.00	\$16.50	\$25.50	\$43.50	\$70.50	\$96.00	\$169.50	\$301.50	\$346.50	\$798.00	
\$160,000	\$11.20	\$12.80	\$17.60	\$27.20	\$46.40	\$75.20	\$102.40	\$180.80	\$321.60	\$369.60	\$851.20	
\$170,000	\$11.90	\$13.60	\$18.70	\$28.90	\$49.30	\$79.90	\$108.80	\$192.10	\$341.70	\$392.70	\$904.40	
\$180,000	\$12.60	\$14.40	\$19.80	\$30.60	\$52.20	\$84.60	\$115.20	\$203.40	\$361.80	\$415.80	\$957.60	
\$190,000	\$13.30	\$15.20	\$20.90	\$32.30	\$55.10	\$89.30	\$121.60	\$214.70	\$381.90	\$438.90	\$1,010.80	
\$200,000	\$14.00	\$16.00	\$22.00	\$34.00	\$58.00	\$94.00	\$128.00	\$226.00	\$402.00	\$462.00	\$1,064.00	
SPOUSE (Employee attained Age)												
\$5,000	\$0.35	\$0.40	\$0.55	\$0.85	\$1.45	\$2.35	\$3.20	\$5.65				
\$10,000	\$0.70	\$0.80	\$1.10	\$1.70	\$2.90	\$4.70	\$6.40	\$11.30				
\$15,000	\$1.05	\$1.20	\$1.65	\$2.55	\$4.35	\$7.05	\$9.60	\$16.95				
\$20,000	\$1.40	\$1.60	\$2.20	\$3.40	\$5.80	\$9.40	\$12.80	\$22.60				
\$25,000	\$1.75	\$2.00	\$2.75	\$4.25	\$7.25	\$11.75	\$16.00	\$28.25				
\$30,000	\$2.10	\$2.40	\$3.30	\$5.10	\$8.70	\$14.10	\$19.20	\$33.90				
\$35,000	\$2.45	\$2.80	\$3.85	\$5.95	\$10.15	\$16.45	\$22.40	\$39.55				
\$40,000	\$2.80	\$3.20	\$4.40	\$6.80	\$11.60	\$18.80	\$25.60	\$45.20				
\$45,000	\$3.15	\$3.60	\$4.95	\$7.65	\$13.05	\$21.15	\$28.80	\$50.85				
\$50,000	\$3.50	\$4.00	\$5.50	\$8.50	\$14.50	\$23.50	\$32.00	\$56.50				

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