SUPPLEMENTAL GROUP LIFE & AD&D PREMIUM RATE GRID



DESOTO ISD / TEEBC TRUST F021842 - 333

Eligibility

All Active Full Time Employees who regularly work 10 hours per week are eligible for insurance on their date of hire.

insurance on t	-										EMPLOYEE	& SPOUSE	
											Supplementa		
Supplemental Life/AD&D Insurance								Monthly rates per \$1,000					
Employee Ber	nefit:	\$10,000 - \$500	,000 in \$10	,000 increr	nents, not	to exceed	d 5 times			A	lge	Rates	
		annual earnin								Und	der 25	\$0.054	
Spouse Benef	fit:	\$5,000 - \$250,0	- 000 in \$5,00	0 increme	nts, but n	ot to exce	ed			25	5-29	\$0.061	
		50% of the em	ployee ben	efit.						30	0-34	\$0.075	
Note: Spouse	may not h	ave coverage un	less the em	ployee has	coverage.					35	5-39	\$0.088	
	-	-			-					4(0-44	\$0.122	
Child Coverage (Life O		nly)								45-49		\$0.190	
Live birth to 14 Days:		NONE							50-54		\$0.299		
14 Days to 6 months:		\$500							55-59		\$0.476		
6 months to Age 26:		\$10,000								60	0-64	\$0.592	
										65	5-69	\$1.013	
Employee:	Life and A	D&D benefits red	duce by 50%	6 of the orig	ginal amoui	nt at age 7	0.			70	0-74	\$1.632	
	All benefit	s terminate at re	tirement.	-	-	-				7	75+	\$2.496	
		educe 35% at the		attained age	e of 65.								
•	All Benefit	s terminate at Sp	ouse's Age	70.									
Guarantee Is	sue:												
Employee: \$100,000 under age 60, \$30,000 age 60 or over.										D	ependent Li	ife (Childre	n)
											onthly Premi	•	•
Spouse:	\$50,000												
• •	\$50,000												
• •		D Insurance									\$10,000	\$0.85	
Spouse: Supplementa	al Life/AD&		bayroll ded	uctions pe	er year)						\$10,000	\$0.85	
Spouse: Supplementa Monthly Pren	al Life/AD&	D Insurance (Based on 12	oayroll ded	uctions pe	er year)		ΔΤΤΔΙΝΙ				\$10,000	\$0.85	
Spouse: Supplementa Monthly Pren EMPLOYEE	al Life/AD&		oayroll ded	uctions pe	er year)		ATTAIN	ED AGE			\$10,000	\$0.85	
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit	al Life/AD&	t (Based on 12 j	-			40-44			55-59	60-64		·	75+
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount	al Life/AD& mium Cos	(Based on 12) <25	25-29	30-34	35-39	40-44 \$1.22	45-49	50-54	55-59 \$4.76	60-64 \$5.92	65-69	70-74	75+ \$24.96
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000	al Life/AD& mium Cos	t (Based on 12) <25 \$0.54	25-29 \$0.61	30-34 \$0.75	35-39 \$0.88	\$1.22	45-49 \$1.90	50-54 \$2.99	\$4.76	\$5.92	65-69 \$10.13	70-74 \$16.32	\$24.96
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000	al Life/AD8 mium Cos	t (Based on 12) <25 \$0.54 \$1.08	25-29 \$0.61 \$1.22	30-34 \$0.75 \$1.50	35-39 \$0.88 \$1.76	\$1.22 \$2.44	45-49 \$1.90 \$3.80	50-54 \$2.99 \$5.98	\$4.76 \$9.52	\$5.92 \$11.84	65-69 \$10.13 \$20.26	70-74 \$16.32 \$32.64	\$24.96 \$49.92
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000	al Life/AD8 mium Cost	<25	25-29 \$0.61 \$1.22 \$1.83	30-34 \$0.75 \$1.50 \$2.25	35-39 \$0.88 \$1.76 \$2.64	\$1.22 \$2.44 \$3.66	45-49 \$1.90 \$3.80 \$5.70	50-54 \$2.99 \$5.98 \$8.97	\$4.76 \$9.52 \$14.28	\$5.92 \$11.84 \$17.76	65-69 \$10.13 \$20.26 \$30.39	70-74 \$16.32 \$32.64 \$48.96	\$24.96 \$49.92 \$74.88
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000	al Life/AD8 mium Cost	c (Based on 12) <25 \$0.54 \$1.08 \$1.62 \$2.16	25-29 \$0.61 \$1.22 \$1.83 \$2.44	30-34 \$0.75 \$1.50 \$2.25 \$3.00	35-39 \$0.88 \$1.76 \$2.64 \$3.52	\$1.22 \$2.44 \$3.66 \$4.88	45-49 \$1.90 \$3.80 \$5.70 \$7.60	50-54 \$2.99 \$5.98 \$8.97 \$11.96	\$4.76 \$9.52 \$14.28 \$19.04	\$5.92 \$11.84 \$17.76 \$23.68	65-69 \$10.13 \$20.26 \$30.39 \$40.52	70-74 \$16.32 \$32.64 \$48.96 \$65.28	\$24.96 \$49.92 \$74.88 \$99.84
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000 \$50,000	al Life/AD&	<25 \$0.54 \$1.08 \$1.62 \$2.16 \$2.70	25-29 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05	30-34 \$0.75 \$1.50 \$2.25 \$3.00 \$3.75	35-39 \$0.88 \$1.76 \$2.64 \$3.52 \$4.40	\$1.22 \$2.44 \$3.66 \$4.88 \$6.10	45-49 \$1.90 \$3.80 \$5.70 \$7.60 \$9.50	50-54 \$2.99 \$5.98 \$8.97 \$11.96 \$14.95	\$4.76 \$9.52 \$14.28 \$19.04 \$23.80	\$5.92 \$11.84 \$17.76 \$23.68 \$29.60	65-69 \$10.13 \$20.26 \$30.39 \$40.52 \$50.65	70-74 \$16.32 \$32.64 \$48.96 \$65.28 \$81.60	\$24.96 \$49.92 \$74.88 \$99.84 \$124.80
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000	al Life/AD&	c(Based on 12) <25	25-29 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66	30-34 \$0.75 \$1.50 \$2.25 \$3.00 \$3.75 \$4.50	35-39 \$0.88 \$1.76 \$2.64 \$3.52 \$4.40 \$5.28	\$1.22 \$2.44 \$3.66 \$4.88 \$6.10 \$7.32	45-49 \$1.90 \$3.80 \$5.70 \$7.60 \$9.50 \$11.40	50-54 \$2.99 \$5.98 \$8.97 \$11.96 \$14.95 \$17.94	\$4.76 \$9.52 \$14.28 \$19.04 \$23.80 \$28.56	\$5.92 \$11.84 \$17.76 \$23.68 \$29.60 \$35.52	65-69 \$10.13 \$20.26 \$30.39 \$40.52 \$50.65 \$60.78	70-74 \$16.32 \$32.64 \$48.96 \$65.28 \$81.60 \$97.92	\$24.96 \$49.92 \$74.88 \$99.84 \$124.80 \$149.76
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Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000	al Life/AD&	<25 \$0.54 \$1.62 \$2.16 \$2.70 \$3.24 \$3.78 \$4.32	25-29 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66 \$4.27 \$4.88	30-34 \$0.75 \$1.50 \$2.25 \$3.00 \$3.75 \$4.50 \$5.25 \$6.00	35-39 \$0.88 \$1.76 \$2.64 \$3.52 \$4.40 \$5.28 \$6.16 \$7.04	\$1.22 \$2.44 \$3.66 \$4.88 \$6.10 \$7.32 \$8.54 \$9.76	45-49 \$1.90 \$3.80 \$5.70 \$7.60 \$9.50 \$11.40 \$13.30 \$15.20	50-54 \$2.99 \$5.98 \$8.97 \$11.96 \$14.95 \$17.94 \$20.93 \$23.92	\$4.76 \$9.52 \$14.28 \$19.04 \$23.80 \$28.56 \$33.32 \$38.08	\$5.92 \$11.84 \$17.76 \$23.68 \$29.60 \$35.52 \$41.44 \$47.36	65-69 \$10.13 \$20.26 \$30.39 \$40.52 \$50.65 \$60.78 \$70.91 \$81.04	70-74 \$16.32 \$32.64 \$48.96 \$65.28 \$81.60 \$97.92 \$114.24 \$130.56	\$24.96 \$49.92 \$74.88 \$99.84 \$124.80 \$149.76 \$174.72 \$199.68
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000	al Life/AD&	<25 \$0.54 \$1.08 \$1.62 \$2.16 \$2.70 \$3.24 \$3.78 \$4.32 \$4.86	25-29 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66 \$4.27 \$4.88 \$5.49	30-34 \$0.75 \$1.50 \$2.25 \$3.00 \$3.75 \$4.50 \$5.25 \$6.00 \$6.75	35-39 \$0.88 \$1.76 \$2.64 \$3.52 \$4.40 \$5.28 \$6.16 \$7.04 \$7.92	\$1.22 \$2.44 \$3.66 \$4.88 \$6.10 \$7.32 \$8.54 \$9.76 \$10.98	45-49 \$1.90 \$3.80 \$5.70 \$7.60 \$9.50 \$11.40 \$13.30 \$15.20 \$17.10	50-54 \$2.99 \$5.98 \$8.97 \$11.96 \$14.95 \$17.94 \$20.93 \$23.92 \$26.91	\$4.76 \$9.52 \$14.28 \$19.04 \$23.80 \$28.56 \$33.32 \$38.08 \$42.84	\$5.92 \$11.84 \$17.76 \$23.68 \$29.60 \$35.52 \$41.44 \$47.36 \$53.28	65-69 \$10.13 \$20.26 \$30.39 \$40.52 \$50.65 \$60.78 \$70.91 \$81.04 \$91.17	70-74 \$16.32 \$32.64 \$48.96 \$65.28 \$81.60 \$97.92 \$114.24 \$130.56 \$146.88	\$24.96 \$49.92 \$74.88 \$99.84 \$124.80 \$149.76 \$174.72 \$199.68 \$224.64
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000	al Life/AD&	<25 \$0.54 \$1.62 \$2.16 \$2.70 \$3.24 \$3.78 \$4.32	25-29 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66 \$4.27 \$4.88	30-34 \$0.75 \$1.50 \$2.25 \$3.00 \$3.75 \$4.50 \$5.25 \$6.00	35-39 \$0.88 \$1.76 \$2.64 \$3.52 \$4.40 \$5.28 \$6.16 \$7.04	\$1.22 \$2.44 \$3.66 \$4.88 \$6.10 \$7.32 \$8.54 \$9.76	45-49 \$1.90 \$3.80 \$5.70 \$7.60 \$9.50 \$11.40 \$13.30 \$15.20	50-54 \$2.99 \$5.98 \$8.97 \$11.96 \$14.95 \$17.94 \$20.93 \$23.92	\$4.76 \$9.52 \$14.28 \$19.04 \$23.80 \$28.56 \$33.32 \$38.08	\$5.92 \$11.84 \$17.76 \$23.68 \$29.60 \$35.52 \$41.44 \$47.36	65-69 \$10.13 \$20.26 \$30.39 \$40.52 \$50.65 \$60.78 \$70.91 \$81.04	70-74 \$16.32 \$32.64 \$48.96 \$65.28 \$81.60 \$97.92 \$114.24 \$130.56	\$24.96 \$49.92 \$74.88 \$99.84 \$124.80 \$149.76 \$174.72 \$199.68
Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$60,000 \$70,000 \$80,000 \$90,000 \$100,000	al Life/AD&	<25 \$0.54 \$1.62 \$2.16 \$2.70 \$3.24 \$3.78 \$4.32 \$4.86 \$5.40	25-29 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66 \$4.27 \$4.88 \$5.49	30-34 \$0.75 \$1.50 \$2.25 \$3.00 \$3.75 \$4.50 \$5.25 \$6.00 \$6.75	35-39 \$0.88 \$1.76 \$2.64 \$3.52 \$4.40 \$5.28 \$6.16 \$7.04 \$7.92	\$1.22 \$2.44 \$3.66 \$4.88 \$6.10 \$7.32 \$8.54 \$9.76 \$10.98	45-49 \$1.90 \$3.80 \$5.70 \$7.60 \$9.50 \$11.40 \$13.30 \$15.20 \$17.10	50-54 \$2.99 \$5.98 \$8.97 \$11.96 \$14.95 \$17.94 \$20.93 \$23.92 \$26.91	\$4.76 \$9.52 \$14.28 \$19.04 \$23.80 \$28.56 \$33.32 \$38.08 \$42.84	\$5.92 \$11.84 \$17.76 \$23.68 \$29.60 \$35.52 \$41.44 \$47.36 \$53.28	65-69 \$10.13 \$20.26 \$30.39 \$40.52 \$50.65 \$60.78 \$70.91 \$81.04 \$91.17	70-74 \$16.32 \$32.64 \$48.96 \$65.28 \$81.60 \$97.92 \$114.24 \$130.56 \$146.88	\$24.96 \$49.92 \$74.88 \$99.84 \$124.80 \$149.76 \$174.72 \$199.68 \$224.64
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Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$60,000 \$60,000 \$60,000 \$60,000 \$60,000 \$0,0000 \$0,0000 \$0,0000 \$0,0000 \$0,0000 \$0,0000	al Life/AD&	<25 \$0.54 \$1.62 \$2.16 \$2.70 \$3.24 \$3.78 \$4.32 \$4.86 \$5.40	25-29 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66 \$4.27 \$4.88 \$5.49 \$6.10 \$0.31	30-34 \$0.75 \$1.50 \$2.25 \$3.00 \$3.75 \$4.50 \$5.25 \$6.00 \$6.75 \$7.50 \$0.38	35-39 \$0.88 \$1.76 \$2.64 \$3.52 \$4.40 \$5.28 \$6.16 \$7.04 \$7.92 \$8.80 \$0.44	\$1.22 \$2.44 \$3.66 \$4.88 \$6.10 \$7.32 \$8.54 \$9.76 \$10.98 \$12.20 \$0.61	45-49 \$1.90 \$3.80 \$5.70 \$7.60 \$9.50 \$11.40 \$13.30 \$15.20 \$17.10 \$19.00 \$0.95	50-54 \$2.99 \$5.98 \$8.97 \$11.96 \$14.95 \$17.94 \$20.93 \$23.92 \$26.91 \$29.90 \$1.50	\$4.76 \$9.52 \$14.28 \$19.04 \$23.80 \$28.56 \$33.32 \$38.08 \$42.84 \$47.60 \$2.38	\$5.92 \$11.84 \$17.76 \$23.68 \$29.60 \$35.52 \$41.44 \$47.36 \$53.28 \$59.20 \$2.96	65-69 \$10.13 \$20.26 \$30.39 \$40.52 \$50.65 \$60.78 \$70.91 \$81.04 \$91.17 \$101.30 \$5.07	70-74 \$16.32 \$32.64 \$48.96 \$65.28 \$81.60 \$97.92 \$114.24 \$130.56 \$146.88	\$24.96 \$49.92 \$74.88 \$99.84 \$124.80 \$149.76 \$174.72 \$199.68 \$224.64
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Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$50,000 \$60,000 \$0,000 \$100,000 \$100,000 \$100,000 \$10,000 \$15,000 \$15,000 \$20,000 \$20,000 \$30,000 \$35,000 \$35,000	al Life/AD8 mium Cost	<25 \$0.54 \$1.08 \$1.62 \$2.16 \$2.70 \$3.24 \$3.78 \$4.32 \$4.86 \$5.40 tained Age) \$0.54 \$0.27 \$0.54 \$1.08 \$1.62 \$1.108 \$1.35 \$1.62 \$1.89	25-29 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66 \$4.27 \$4.88 \$5.49 \$6.10 \$0.31 \$0.61 \$0.92 \$1.22 \$1.53 \$1.83 \$2.14	30-34 \$0.75 \$1.50 \$2.25 \$3.00 \$3.75 \$4.50 \$5.25 \$6.00 \$6.75 \$7.50 \$0.38 \$0.75 \$1.13 \$1.50 \$1.88 \$2.25 \$2.63	35-39 \$0.88 \$1.76 \$2.64 \$3.52 \$4.40 \$5.28 \$6.16 \$7.04 \$7.92 \$8.80 \$0.44 \$0.88 \$1.32 \$1.76 \$2.20 \$2.64 \$3.08	\$1.22 \$2.44 \$3.66 \$4.88 \$6.10 \$7.32 \$8.54 \$9.76 \$10.98 \$12.20 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66 \$4.27	45-49 \$1.90 \$3.80 \$5.70 \$7.60 \$9.50 \$11.40 \$15.20 \$17.10 \$19.00 \$0.95 \$1.90 \$2.85 \$3.80 \$4.75 \$5.70 \$6.65	50-54 \$2.99 \$5.98 \$8.97 \$11.96 \$14.95 \$17.94 \$20.93 \$23.92 \$26.91 \$29.90 \$1.50 \$2.99 \$4.49 \$5.98 \$7.48 \$8.97 \$10.47	\$4.76 \$9.52 \$14.28 \$19.04 \$23.80 \$28.56 \$33.32 \$38.08 \$42.84 \$47.60 \$2.38 \$4.76 \$7.14 \$9.52 \$11.90 \$14.28 \$16.66	\$5.92 \$11.84 \$17.76 \$23.68 \$29.60 \$35.52 \$41.44 \$47.36 \$53.28 \$59.20 \$2.96 \$5.92 \$8.88 \$11.84 \$14.80 \$17.76 \$20.72	65-69 \$10.13 \$20.26 \$30.39 \$40.52 \$50.65 \$60.78 \$70.91 \$81.04 \$91.17 \$101.30 \$5.07 \$10.13 \$15.20 \$20.26 \$40.80 \$30.39 \$35.46	70-74 \$16.32 \$32.64 \$48.96 \$65.28 \$81.60 \$97.92 \$114.24 \$130.56 \$146.88	\$24.96 \$49.92 \$74.88 \$99.84 \$124.80 \$149.76 \$174.72 \$199.68 \$224.64
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Spouse: Supplementa Monthly Pren EMPLOYEE Benefit Amount \$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$60,000 \$60,000 \$60,000 \$10,000 \$100,000 \$100,000 \$10,000 \$10,000 \$15,000 \$20,000 \$20,000 \$30,000 \$35,000 \$35,000	al Life/AD8 mium Cost	<25 \$0.54 \$1.08 \$1.62 \$2.16 \$2.70 \$3.24 \$3.78 \$4.32 \$4.86 \$5.40 tained Age) \$0.54 \$0.27 \$0.54 \$1.08 \$1.62 \$1.108 \$1.35 \$1.62 \$1.89	25-29 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66 \$4.27 \$4.88 \$5.49 \$6.10 \$0.31 \$0.61 \$0.92 \$1.22 \$1.53 \$1.83 \$2.14	30-34 \$0.75 \$1.50 \$2.25 \$3.00 \$3.75 \$4.50 \$5.25 \$6.00 \$6.75 \$7.50 \$0.38 \$0.75 \$1.13 \$1.50 \$1.88 \$2.25 \$2.63	35-39 \$0.88 \$1.76 \$2.64 \$3.52 \$4.40 \$5.28 \$6.16 \$7.04 \$7.92 \$8.80 \$0.44 \$0.88 \$1.32 \$1.76 \$2.20 \$2.64 \$3.08	\$1.22 \$2.44 \$3.66 \$4.88 \$6.10 \$7.32 \$8.54 \$9.76 \$10.98 \$12.20 \$0.61 \$1.22 \$1.83 \$2.44 \$3.05 \$3.66 \$4.27	45-49 \$1.90 \$3.80 \$5.70 \$7.60 \$9.50 \$11.40 \$15.20 \$17.10 \$19.00 \$0.95 \$1.90 \$2.85 \$3.80 \$4.75 \$5.70 \$6.65	50-54 \$2.99 \$5.98 \$8.97 \$11.96 \$14.95 \$17.94 \$20.93 \$23.92 \$26.91 \$29.90 \$1.50 \$2.99 \$4.49 \$5.98 \$7.48 \$8.97 \$10.47	\$4.76 \$9.52 \$14.28 \$19.04 \$23.80 \$28.56 \$33.32 \$38.08 \$42.84 \$47.60 \$2.38 \$4.76 \$7.14 \$9.52 \$11.90 \$14.28 \$16.66	\$5.92 \$11.84 \$17.76 \$23.68 \$29.60 \$35.52 \$41.44 \$47.36 \$53.28 \$59.20 \$2.96 \$5.92 \$8.88 \$11.84 \$14.80 \$17.76 \$20.72	65-69 \$10.13 \$20.26 \$30.39 \$40.52 \$50.65 \$60.78 \$70.91 \$81.04 \$91.17 \$101.30 \$5.07 \$10.13 \$15.20 \$20.26 \$40.80 \$30.39 \$35.46	70-74 \$16.32 \$32.64 \$48.96 \$65.28 \$81.60 \$97.92 \$114.24 \$130.56 \$146.88	\$24.96 \$49.92 \$74.88 \$99.84 \$124.80 \$149.76 \$174.72 \$199.68 \$224.64

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