

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.

Supplemental Life/AD&D Insurance

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments, not to exceed 5 times annual earnings.**

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 (Life Only)

Live birth to 14 Days: **NONE**

14 Days to 6 months: **\$500**

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

Employee: Life and AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.

Spouse: Benefits reduce 35% at the Spouse's attained age of 65. All Benefits terminate at Spouse's Age 70.

Guarantee Issue:

Employee: **\$100,000 under age 60, \$30,000 age 60 or over.**

Spouse: **\$50,000**

Supplemental Life/AD&D Insurance

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

EMPLOYEE & SPOUSE Supplemental Life/AD&D Monthly rates per \$1,000	
Age	Rates
Under 25	\$0.054
25-29	\$0.061
30-34	\$0.075
35-39	\$0.088
40-44	\$0.122
45-49	\$0.190
50-54	\$0.299
55-59	\$0.476
60-64	\$0.592
65-69	\$1.013
70-74	\$1.632
75+	\$2.496

Dependent Life (Children) Monthly Premium per Family	
\$10,000	\$0.85

EMPLOYEE Benefit Amount	ATTAINED AGE												
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
\$10,000	\$0.54	\$0.61	\$0.75	\$0.88	\$1.22	\$1.90	\$2.99	\$4.76	\$5.92	\$10.13	\$16.32	\$24.96	
\$20,000	\$1.08	\$1.22	\$1.50	\$1.76	\$2.44	\$3.80	\$5.98	\$9.52	\$11.84	\$20.26	\$32.64	\$49.92	
\$30,000	\$1.62	\$1.83	\$2.25	\$2.64	\$3.66	\$5.70	\$8.97	\$14.28	\$17.76	\$30.39	\$48.96	\$74.88	
\$40,000	\$2.16	\$2.44	\$3.00	\$3.52	\$4.88	\$7.60	\$11.96	\$19.04	\$23.68	\$40.52	\$65.28	\$99.84	
\$50,000	\$2.70	\$3.05	\$3.75	\$4.40	\$6.10	\$9.50	\$14.95	\$23.80	\$29.60	\$50.65	\$81.60	\$124.80	
\$60,000	\$3.24	\$3.66	\$4.50	\$5.28	\$7.32	\$11.40	\$17.94	\$28.56	\$35.52	\$60.78	\$97.92	\$149.76	
\$70,000	\$3.78	\$4.27	\$5.25	\$6.16	\$8.54	\$13.30	\$20.93	\$33.32	\$41.44	\$70.91	\$114.24	\$174.72	
\$80,000	\$4.32	\$4.88	\$6.00	\$7.04	\$9.76	\$15.20	\$23.92	\$38.08	\$47.36	\$81.04	\$130.56	\$199.68	
\$90,000	\$4.86	\$5.49	\$6.75	\$7.92	\$10.98	\$17.10	\$26.91	\$42.84	\$53.28	\$91.17	\$146.88	\$224.64	
\$100,000	\$5.40	\$6.10	\$7.50	\$8.80	\$12.20	\$19.00	\$29.90	\$47.60	\$59.20	\$101.30	\$163.20	\$249.60	

SPOUSE (Spouse's attained Age)													
\$5,000	\$0.27	\$0.31	\$0.38	\$0.44	\$0.61	\$0.95	\$1.50	\$2.38	\$2.96	\$5.07			
\$10,000	\$0.54	\$0.61	\$0.75	\$0.88	\$1.22	\$1.90	\$2.99	\$4.76	\$5.92	\$10.13			
\$15,000	\$0.81	\$0.92	\$1.13	\$1.32	\$1.83	\$2.85	\$4.49	\$7.14	\$8.88	\$15.20			
\$20,000	\$1.08	\$1.22	\$1.50	\$1.76	\$2.44	\$3.80	\$5.98	\$9.52	\$11.84	\$20.26			
\$25,000	\$1.35	\$1.53	\$1.88	\$2.20	\$3.05	\$4.75	\$7.48	\$11.90	\$14.80	\$40.80			
\$30,000	\$1.62	\$1.83	\$2.25	\$2.64	\$3.66	\$5.70	\$8.97	\$14.28	\$17.76	\$30.39			
\$35,000	\$1.89	\$2.14	\$2.63	\$3.08	\$4.27	\$6.65	\$10.47	\$16.66	\$20.72	\$35.46			
\$40,000	\$2.16	\$2.44	\$3.00	\$3.52	\$4.88	\$7.60	\$11.96	\$19.04	\$23.68	\$40.52			
\$45,000	\$2.43	\$2.75	\$3.38	\$3.96	\$5.49	\$8.55	\$13.46	\$21.42	\$26.64	\$45.59			
\$50,000	\$2.70	\$3.05	\$3.75	\$4.40	\$6.10	\$9.50	\$14.95	\$23.80	\$29.60	\$50.65			

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