

**VICTORIA ISD /TEEBC TRUST F021842 - 351**

**Eligibility**

All Active Full Time Employees who regularly work 20 hours per week are eligible for insurance on the first of the month following or coinciding with their date of hire.

**Supplemental Life**

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

Spouse Benefit: **\$5,000 to \$500,000 in \$5,000 increments.**  
**(not to exceed 100% of the employee benefit)**

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

**Guarantee Issue\***

Employee	<b>\$200,000</b>
Spouse	<b>\$50,000</b>

\*NEW HIRES ONLY

**Child Coverage**

Birth to 6 months: \$1,000  
6 months to Age 26: Increments of \$2,000 with a maximum of \$10,000

Employee/Spouse: Life benefits reduce by 35% of the original amount at age 70, then by 50% at age 75. All benefits terminate at retirement.

<b>Employee/Spouse Supplemental Life</b>	
<u>Monthly rates per \$1,000</u>	
<u>Age</u>	<u>Rates</u>
Under 25	\$0.031
25-29	\$0.041
30-34	\$0.060
35-39	\$0.094
40-44	\$0.141
45-49	\$0.216
50-54	\$0.316
55-59	\$0.440
60-64	\$0.549
65-69	\$0.791
70-74	\$1.495
75+	\$4.622

  

<b>Dependent Life (Children)</b>	
<u>Monthly Premium per Family</u>	
<u>Life</u>	<u>Premium</u>
\$2,000	\$0.40
\$4,000	\$0.80
\$6,000	\$1.20
\$8,000	\$1.60
\$10,000	\$2.00

**Supplemental Life**

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

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	\$0.31	\$0.41	\$0.60	\$0.94	\$1.41	\$2.16	\$3.16	\$4.40	\$5.49	\$7.91	\$14.95	\$46.22
\$20,000	\$0.62	\$0.82	\$1.20	\$1.88	\$2.82	\$4.32	\$6.32	\$8.80	\$10.98	\$15.82	\$29.90	\$92.44
\$30,000	\$0.93	\$1.23	\$1.80	\$2.82	\$4.23	\$6.48	\$9.48	\$13.20	\$16.47	\$23.73	\$44.85	\$138.66
\$40,000	\$1.24	\$1.64	\$2.40	\$3.76	\$5.64	\$8.64	\$12.64	\$17.60	\$21.96	\$31.64	\$59.80	\$184.88
\$50,000	\$1.55	\$2.05	\$3.00	\$4.70	\$7.05	\$10.80	\$15.80	\$22.00	\$27.45	\$39.55	\$74.75	\$231.10
\$60,000	\$1.86	\$2.46	\$3.60	\$5.64	\$8.46	\$12.96	\$18.96	\$26.40	\$32.94	\$47.46	\$89.70	\$277.32
\$70,000	\$2.17	\$2.87	\$4.20	\$6.58	\$9.87	\$15.12	\$22.12	\$30.80	\$38.43	\$55.37	\$104.65	\$323.54
\$80,000	\$2.48	\$3.28	\$4.80	\$7.52	\$11.28	\$17.28	\$25.28	\$35.20	\$43.92	\$63.28	\$119.60	\$369.76
\$90,000	\$2.79	\$3.69	\$5.40	\$8.46	\$12.69	\$19.44	\$28.44	\$39.60	\$49.41	\$71.19	\$134.55	\$415.98
\$100,000	\$3.10	\$4.10	\$6.00	\$9.40	\$14.10	\$21.60	\$31.60	\$44.00	\$54.90	\$79.10	\$149.50	\$462.20
\$110,000	\$3.41	\$4.51	\$6.60	\$10.34	\$15.51	\$23.76	\$34.76	\$48.40	\$60.39	\$87.01	\$164.45	\$508.42
\$120,000	\$3.72	\$4.92	\$7.20	\$11.28	\$16.92	\$25.92	\$37.92	\$52.80	\$65.88	\$94.92	\$179.40	\$554.64
\$130,000	\$4.03	\$5.33	\$7.80	\$12.22	\$18.33	\$28.08	\$41.08	\$57.20	\$71.37	\$102.83	\$194.35	\$600.86
\$140,000	\$4.34	\$5.74	\$8.40	\$13.16	\$19.74	\$30.24	\$44.24	\$61.60	\$76.86	\$110.74	\$209.30	\$647.08
\$150,000	\$4.65	\$6.15	\$9.00	\$14.10	\$21.15	\$32.40	\$47.40	\$66.00	\$82.35	\$118.65	\$224.25	\$693.30
\$160,000	\$4.96	\$6.56	\$9.60	\$15.04	\$22.56	\$34.56	\$50.56	\$70.40	\$87.84	\$126.56	\$239.20	\$739.52
\$170,000	\$5.27	\$6.97	\$10.20	\$15.98	\$23.97	\$36.72	\$53.72	\$74.80	\$93.33	\$134.47	\$254.15	\$785.74
\$180,000	\$5.58	\$7.38	\$10.80	\$16.92	\$25.38	\$38.88	\$56.88	\$79.20	\$98.82	\$142.38	\$269.10	\$831.96
\$190,000	\$5.89	\$7.79	\$11.40	\$17.86	\$26.79	\$41.04	\$60.04	\$83.60	\$104.31	\$150.29	\$284.05	\$878.18
\$200,000	\$6.20	\$8.20	\$12.00	\$18.80	\$28.20	\$43.20	\$63.20	\$88.00	\$109.80	\$158.20	\$299.00	\$924.40

Spouse (Employee Attained Age)												
Benefit Amount	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.16	\$0.21	\$0.30	\$0.47	\$0.71	\$1.08	\$1.58	\$2.20	\$2.75	\$3.96	\$7.48	\$23.11
\$10,000	\$0.31	\$0.41	\$0.60	\$0.94	\$1.41	\$2.16	\$3.16	\$4.40	\$5.49	\$7.91	\$14.95	\$46.22
\$15,000	\$0.47	\$0.62	\$0.90	\$1.41	\$2.12	\$3.24	\$4.74	\$6.60	\$8.24	\$11.87	\$22.43	\$69.33
\$20,000	\$0.62	\$0.82	\$1.20	\$1.88	\$2.82	\$4.32	\$6.32	\$8.80	\$10.98	\$15.82	\$29.90	\$92.44
\$25,000	\$0.78	\$1.03	\$1.50	\$2.35	\$3.53	\$5.40	\$7.90	\$11.00	\$13.73	\$19.78	\$37.38	\$115.55
\$30,000	\$0.93	\$1.23	\$1.80	\$2.82	\$4.23	\$6.48	\$9.48	\$13.20	\$16.47	\$23.73	\$44.85	\$138.66
\$35,000	\$1.09	\$1.44	\$2.10	\$3.29	\$4.94	\$7.56	\$11.06	\$15.40	\$19.22	\$27.69	\$52.33	\$161.77
\$40,000	\$1.24	\$1.64	\$2.40	\$3.76	\$5.64	\$8.64	\$12.64	\$17.60	\$21.96	\$31.64	\$59.80	\$184.88
\$45,000	\$1.40	\$1.85	\$2.70	\$4.23	\$6.35	\$9.72	\$14.22	\$19.80	\$24.71	\$35.60	\$67.28	\$207.99
\$50,000	\$1.55	\$2.05	\$3.00	\$4.70	\$7.05	\$10.80	\$15.80	\$22.00	\$27.45	\$39.55	\$74.75	\$231.10

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