

**Corsicana ISD / TEEBC Trust F021842 - 308**

**Eligibility**

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

**Voluntary Life/AD&D Insurance**

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

Spouse Benefit:        **\$5,000 to \$250,000, in increments of \$5,000, but not to exceed 50% of the employee benefit**

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

**Child Coverage Life/AD&D**

Live Birth to 6 months:    \$1,000

6 months to Age 26:        \$1,000 to \$10,000 in increments of \$1,000.

Employee/Spouse:        Voluntary Life and AD&D benefits reduce by 35% of the original amount at age 70 then 55% of the original amount at age 75.  
 Benefits terminate at retirement.

**Guarantee Issue:**

Employee:                **\$180,000**

Spouse:                  **\$50,000**

**Employee Voluntary Life/AD&D Insurance**

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

<b>EMPLOYEE/SPOUSE Voluntary Life/AD&amp;D Monthly rates per \$1,000</b>	
<b>Age</b>	<b>Rates</b>
Under 20	\$0.052
20-24	\$0.053
25-29	\$0.080
30-34	\$0.080
35-39	\$0.107
40-44	\$0.162
45-49	\$0.217
50-54	\$0.346
55-59	\$0.456
60-64	\$1.036
65-69	\$1.664
70-74	\$2.834
75+	\$10.400

  

<b>Dependent Life/AD&amp;D (Children) Monthly Rate per \$1,000</b>	
\$1,000	\$0.21

<b>Benefit Amount</b>	<b>EMPLOYEE ATTAINED AGE</b>												
	<b>&lt;20</b>	<b>20-24</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75+</b>
\$20,000	\$1.04	\$1.06	\$1.60	\$1.60	\$2.14	\$3.24	\$4.34	\$6.92	\$9.12	\$20.72	\$33.28	\$56.68	\$208.00
\$30,000	\$1.56	\$1.59	\$2.40	\$2.40	\$3.21	\$4.86	\$6.51	\$10.38	\$13.68	\$31.08	\$49.92	\$85.02	\$312.00
\$40,000	\$2.08	\$2.12	\$3.20	\$3.20	\$4.28	\$6.48	\$8.68	\$13.84	\$18.24	\$41.44	\$66.56	\$113.36	\$416.00
\$50,000	\$2.60	\$2.65	\$4.00	\$4.00	\$5.35	\$8.10	\$10.85	\$17.30	\$22.80	\$51.80	\$83.20	\$141.70	\$520.00
\$60,000	\$3.12	\$3.18	\$4.80	\$4.80	\$6.42	\$9.72	\$13.02	\$20.76	\$27.36	\$62.16	\$99.84	\$170.04	\$624.00
\$70,000	\$3.64	\$3.71	\$5.60	\$5.60	\$7.49	\$11.34	\$15.19	\$24.22	\$31.92	\$72.52	\$116.48	\$198.38	\$728.00
\$80,000	\$4.24	\$4.24	\$6.40	\$6.40	\$8.56	\$12.96	\$17.36	\$27.68	\$36.48	\$82.88	\$133.12	\$226.72	\$832.00
\$90,000	\$4.68	\$4.77	\$7.20	\$7.20	\$9.63	\$14.58	\$19.53	\$31.14	\$41.04	\$93.24	\$149.76	\$255.06	\$936.00
\$100,000	\$5.20	\$5.30	\$8.00	\$8.00	\$10.70	\$16.20	\$21.70	\$34.60	\$45.60	\$103.60	\$166.40	\$283.40	\$1,040.00
\$110,000	\$5.72	\$5.83	\$8.80	\$8.80	\$11.77	\$17.82	\$23.87	\$38.06	\$50.16	\$113.96	\$183.04	\$311.74	\$1,144.00
\$120,000	\$6.24	\$6.36	\$9.60	\$9.60	\$12.84	\$19.44	\$26.04	\$41.52	\$54.72	\$124.32	\$199.68	\$340.08	\$1,248.00
\$130,000	\$6.76	\$6.89	\$10.40	\$10.40	\$13.91	\$21.06	\$28.21	\$44.98	\$59.28	\$134.68	\$216.32	\$368.42	\$1,352.00
\$140,000	\$7.28	\$7.42	\$11.20	\$11.20	\$14.98	\$22.68	\$30.38	\$48.44	\$63.84	\$145.04	\$232.96	\$396.76	\$1,456.00
\$150,000	\$7.80	\$7.95	\$12.00	\$12.00	\$16.05	\$24.30	\$32.55	\$51.90	\$68.40	\$155.40	\$249.60	\$425.10	\$1,560.00
\$160,000	\$8.32	\$8.48	\$12.80	\$12.80	\$17.12	\$25.92	\$34.72	\$55.36	\$72.96	\$165.76	\$266.24	\$453.44	\$1,664.00
\$170,000	\$8.84	\$9.01	\$13.60	\$13.60	\$18.19	\$27.54	\$36.89	\$58.82	\$77.52	\$176.12	\$282.88	\$481.78	\$1,768.00
\$180,000	\$9.36	\$9.54	\$14.40	\$14.40	\$19.26	\$29.16	\$39.06	\$62.28	\$82.08	\$186.48	\$299.52	\$510.12	\$1,872.00

**Spouse (Employee Attained Age)**

<b>Benefit Amount</b>	<b>EMPLOYEE ATTAINED AGE</b>												
	<b>&lt;20</b>	<b>20-24</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75+</b>
\$5,000	\$0.26	\$0.27	\$0.40	\$0.40	\$0.54	\$0.81	\$1.09	\$1.73	\$2.28	\$5.18	\$8.32	\$14.17	\$52.00
\$10,000	\$0.52	\$0.53	\$0.80	\$0.80	\$1.07	\$1.62	\$2.17	\$3.46	\$4.56	\$10.36	\$16.64	\$28.34	\$104.00
\$15,000	\$0.78	\$0.80	\$1.20	\$1.20	\$1.61	\$2.43	\$3.26	\$5.19	\$6.84	\$15.54	\$24.96	\$42.51	\$156.00
\$20,000	\$1.04	\$1.06	\$1.60	\$1.60	\$2.14	\$3.24	\$4.34	\$6.92	\$9.12	\$20.72	\$33.28	\$56.68	\$208.00
\$25,000	\$1.30	\$1.33	\$2.00	\$2.00	\$2.68	\$4.05	\$5.43	\$8.65	\$11.40	\$25.90	\$41.60	\$70.85	\$260.00
\$30,000	\$1.56	\$1.59	\$2.40	\$2.40	\$3.21	\$4.86	\$6.51	\$10.38	\$13.68	\$31.08	\$49.92	\$85.02	\$312.00
\$35,000	\$1.82	\$1.86	\$2.80	\$2.80	\$3.75	\$5.67	\$7.60	\$12.11	\$15.96	\$36.26	\$58.24	\$99.19	\$364.00
\$40,000	\$2.12	\$2.12	\$3.20	\$3.20	\$4.28	\$6.48	\$8.68	\$13.84	\$18.24	\$41.44	\$66.56	\$113.36	\$416.00
\$45,000	\$2.34	\$2.39	\$3.60	\$3.60	\$4.82	\$7.29	\$9.77	\$15.57	\$20.52	\$46.62	\$74.88	\$127.53	\$468.00
\$50,000	\$2.60	\$2.65	\$4.00	\$4.00	\$5.35	\$8.10	\$10.85	\$17.30	\$22.80	\$51.80	\$83.20	\$141.70	\$520.00

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