

COPPELL ISD /TEEBC TRUST F021842 - 332

Eligibility

All Active Full Time Employees who regularly work 20 hours per week are eligible for insurance on their date of hire.

Supplemental Life and AD&D

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**
Not to exceed 7 times annual earnings.

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

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

Guarantee Issue*

Employee **\$150,000** under age 60, \$10,000 age 60 & over.
Spouse **\$50,000** under age 60.

***NEW HIRES ONLY**

Child Coverage

Birth to 14 days: **NONE**
15 days to Age 26: **\$5,000 or \$10,000**

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

Spouse: Life Benefits terminate at Employee Age 70.

Employee/Spouse Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 25	\$0.044
25-29	\$0.044
30-34	\$0.050
35-39	\$0.065
40-44	\$0.102
45-49	\$0.177
50-54	\$0.299
55-59	\$0.496
60-64	\$0.646
65-69	\$1.122
70-74	\$2.516
75+	\$3.393

Dependent Life (Children)	
Monthly Premium per Family	
Life	Premium
\$5,000	\$0.425
\$10,000	\$0.85

Supplemental Life and AD&D

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	\$0.44	\$0.44	\$0.50	\$0.65	\$1.02	\$1.77	\$2.99	\$4.96	\$6.46	\$11.22	\$25.16	\$33.93
\$20,000	\$0.88	\$0.88	\$1.00	\$1.30	\$2.04	\$3.54	\$5.98	\$9.92	\$12.92	\$22.44	\$50.32	\$67.86
\$30,000	\$1.32	\$1.32	\$1.50	\$1.95	\$3.06	\$5.31	\$8.97	\$14.88	\$19.38	\$33.66	\$75.48	\$101.79
\$40,000	\$1.76	\$1.76	\$2.00	\$2.60	\$4.08	\$7.08	\$11.96	\$19.84	\$25.84	\$44.88	\$100.64	\$135.72
\$50,000	\$2.20	\$2.20	\$2.50	\$3.25	\$5.10	\$8.85	\$14.95	\$24.80	\$32.30	\$56.10	\$125.80	\$169.65
\$60,000	\$2.64	\$2.64	\$3.00	\$3.90	\$6.12	\$10.62	\$17.94	\$29.76	\$38.76	\$67.32	\$150.96	\$203.58
\$70,000	\$3.08	\$3.08	\$3.50	\$4.55	\$7.14	\$12.39	\$20.93	\$34.72	\$45.22	\$78.54	\$176.12	\$237.51
\$80,000	\$3.52	\$3.52	\$4.00	\$5.20	\$8.16	\$14.16	\$23.92	\$39.68	\$51.68	\$89.76	\$201.28	\$271.44
\$90,000	\$3.96	\$3.96	\$4.50	\$5.85	\$9.18	\$15.93	\$26.91	\$44.64	\$58.14	\$100.98	\$226.44	\$305.37
\$100,000	\$4.40	\$4.40	\$5.00	\$6.50	\$10.20	\$17.70	\$29.90	\$49.60	\$64.60	\$112.20	\$251.60	\$339.30
\$110,000	\$4.84	\$4.84	\$5.50	\$7.15	\$11.22	\$19.47	\$32.89	\$54.56	\$71.06	\$123.42	\$276.76	\$373.23
\$120,000	\$5.28	\$5.28	\$6.00	\$7.80	\$12.24	\$21.24	\$35.88	\$59.52	\$77.52	\$134.64	\$301.92	\$407.16
\$130,000	\$5.72	\$5.72	\$6.50	\$8.45	\$13.26	\$23.01	\$38.87	\$64.48	\$83.98	\$145.86	\$327.08	\$441.09
\$140,000	\$6.16	\$6.16	\$7.00	\$9.10	\$14.28	\$24.78	\$41.86	\$69.44	\$90.44	\$157.08	\$352.24	\$475.02
\$150,000	\$6.60	\$6.60	\$7.50	\$9.75	\$15.30	\$26.55	\$44.85	\$74.40	\$96.90	\$168.30	\$377.40	\$508.95

SPOUSE (Employee attained age)												
\$5,000	\$0.22	\$0.22	\$0.25	\$0.33	\$0.51	\$0.89	\$1.50	\$2.48	\$3.23	\$5.61		
\$10,000	\$0.44	\$0.44	\$0.50	\$0.65	\$1.02	\$1.77	\$2.99	\$4.96	\$6.46	\$11.22		
\$15,000	\$0.66	\$0.66	\$0.75	\$0.98	\$1.53	\$2.66	\$4.49	\$7.44	\$9.69	\$16.83		
\$20,000	\$0.88	\$0.88	\$1.00	\$1.30	\$2.04	\$3.54	\$5.98	\$9.92	\$12.92	\$22.44		
\$25,000	\$1.10	\$1.10	\$1.25	\$1.63	\$2.55	\$4.43	\$7.48	\$12.40	\$16.15	\$28.05		
\$30,000	\$1.32	\$1.32	\$1.50	\$1.95	\$3.06	\$5.31	\$8.97	\$14.88	\$19.38	\$33.66		
\$35,000	\$1.54	\$1.54	\$1.75	\$2.28	\$3.57	\$6.20	\$10.47	\$17.36	\$22.61	\$39.27		
\$40,000	\$1.76	\$1.76	\$2.00	\$2.60	\$4.08	\$7.08	\$11.96	\$19.84	\$25.84	\$44.88		
\$45,000	\$1.98	\$1.98	\$2.25	\$2.93	\$4.59	\$7.97	\$13.46	\$22.32	\$29.07	\$50.49		
\$50,000	\$2.20	\$2.20	\$2.50	\$3.25	\$5.10	\$8.85	\$14.95	\$24.80	\$32.30	\$56.10		

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