

Supplemental Life and AD&D
PREMIUM RATE GRID



**BlueCross BlueShield
of Texas**

Compass Rose Education, Inc.

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Supplemental Life and AD&D

Employee Benefit: **\$10,000 to \$300,000 in \$10,000 increments.**

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

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

The Spouse amount may not exceed the amount for which the employee is eligible.

Guarantee Issue*

Employee	\$100,000
Spouse	\$25,000

*Assumes 33% participation

Child Coverage

Birth to 14 days:	\$1,000
15 days to 6 months:	\$5,000
6 months to age 26:	\$5,000 to \$10,000 in increments of \$5,000

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

Supplemental Life and AD&D

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	EE AD&D	ATTAINED AGE											
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	\$0.10	\$0.38	\$0.38	\$0.38	\$0.44	\$0.66	\$1.01	\$1.59	\$2.58	\$4.09	\$6.27	\$10.49	\$18.37
\$20,000	\$0.19	\$0.76	\$0.76	\$0.76	\$0.87	\$1.32	\$2.02	\$3.18	\$5.16	\$8.18	\$12.53	\$20.97	\$36.73
\$30,000	\$0.29	\$1.14	\$1.14	\$1.14	\$1.31	\$1.98	\$3.03	\$4.77	\$7.74	\$12.27	\$18.80	\$31.46	\$55.10
\$40,000	\$0.38	\$1.52	\$1.52	\$1.52	\$1.74	\$2.64	\$4.04	\$6.36	\$10.32	\$16.36	\$25.06	\$41.94	\$73.46
\$50,000	\$0.48	\$1.90	\$1.90	\$1.90	\$2.18	\$3.30	\$5.05	\$7.95	\$12.90	\$20.45	\$31.33	\$52.43	\$91.83
\$60,000	\$0.57	\$2.28	\$2.28	\$2.28	\$2.61	\$3.96	\$6.06	\$9.54	\$15.48	\$24.54	\$37.59	\$62.91	\$110.19
\$70,000	\$0.67	\$2.66	\$2.66	\$2.66	\$3.05	\$4.62	\$7.07	\$11.13	\$18.06	\$28.63	\$43.86	\$73.40	\$128.56
\$80,000	\$0.76	\$3.04	\$3.04	\$3.04	\$3.48	\$5.28	\$8.08	\$12.72	\$20.64	\$32.72	\$50.12	\$83.88	\$146.92
\$90,000	\$0.86	\$3.42	\$3.42	\$3.42	\$3.92	\$5.94	\$9.09	\$14.31	\$23.22	\$36.81	\$56.39	\$94.37	\$165.29
\$100,000	\$0.95	\$3.80	\$3.80	\$3.80	\$4.35	\$6.60	\$10.10	\$15.90	\$25.80	\$40.90	\$62.65	\$104.85	\$183.65
\$110,000	\$1.05	\$4.18	\$4.18	\$4.18	\$4.79	\$7.26	\$11.11	\$17.49	\$28.38	\$44.99	\$68.92	\$115.34	\$202.02
\$120,000	\$1.14	\$4.56	\$4.56	\$4.56	\$5.22	\$7.92	\$12.12	\$19.08	\$30.96	\$49.08	\$75.18	\$125.82	\$220.38
\$130,000	\$1.24	\$4.94	\$4.94	\$4.94	\$5.66	\$8.58	\$13.13	\$20.67	\$33.54	\$53.17	\$81.45	\$136.31	\$238.75
\$140,000	\$1.33	\$5.32	\$5.32	\$5.32	\$6.09	\$9.24	\$14.14	\$22.26	\$36.12	\$57.26	\$87.71	\$146.79	\$257.11
\$150,000	\$1.43	\$5.70	\$5.70	\$5.70	\$6.53	\$9.90	\$15.15	\$23.85	\$38.70	\$61.35	\$93.98	\$157.28	\$275.48
\$200,000	\$1.90	\$7.60	\$7.60	\$7.60	\$8.70	\$13.20	\$20.20	\$31.80	\$51.60	\$81.80	\$125.30	\$209.70	\$367.30
\$250,000	\$2.38	\$9.50	\$9.50	\$9.50	\$10.88	\$16.50	\$25.25	\$39.75	\$64.50	\$102.25	\$156.63	\$262.13	\$459.13
\$300,000	\$2.85	\$11.40	\$11.40	\$11.40	\$13.05	\$19.80	\$30.30	\$47.70	\$77.40	\$122.70	\$187.95	\$314.55	\$550.95

**Employee
Supplemental Life**

Monthly rates per \$1,000

Age	Rates
Under 20	\$0.076
20-24	\$0.076
25-29	\$0.076
30-34	\$0.087
35-39	\$0.132
40-44	\$0.202
45-49	\$0.318
50-54	\$0.516
55-59	\$0.818
60-64	\$1.253
65-69	\$2.097
70+	\$3.673

Supplemental AD&D

Monthly rates per \$1,000

Employee	\$0.019
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Dependent Life (Children)

Monthly Premium per Family

	Life	AD&D
\$5,000	\$1.00	\$0.10
\$10,000	\$2.00	\$0.19

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Guarantee Issue*

Employee	\$100,000
Spouse	\$25,000

*Assumes 33% participation

Child Coverage

Birth to 14 days:	\$1,000
15 days to 6 months:	\$5,000
6 months to age 26:	\$5,000 to \$10,000 in increments of \$5,000

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

Supplemental Life and AD&D

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	Spouse AD&D	ATTAINED AGE											
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	\$0.05	\$0.19	\$0.19	\$0.19	\$0.22	\$0.33	\$0.51	\$0.80	\$1.29	\$2.05	\$3.13	\$5.24	\$9.18
\$10,000	\$0.10	\$0.38	\$0.38	\$0.38	\$0.44	\$0.66	\$1.01	\$1.59	\$2.58	\$4.09	\$6.27	\$10.49	\$18.37
\$15,000	\$0.14	\$0.57	\$0.57	\$0.57	\$0.65	\$0.99	\$1.52	\$2.39	\$3.87	\$6.14	\$9.40	\$15.73	\$27.55
\$20,000	\$0.19	\$0.76	\$0.76	\$0.76	\$0.87	\$1.32	\$2.02	\$3.18	\$5.16	\$8.18	\$12.53	\$20.97	\$36.73
\$25,000	\$0.24	\$0.95	\$0.95	\$0.95	\$1.09	\$1.65	\$2.53	\$3.98	\$6.45	\$10.23	\$15.66	\$26.21	\$45.91
\$30,000	\$0.29	\$1.14	\$1.14	\$1.14	\$1.31	\$1.98	\$3.03	\$4.77	\$7.74	\$12.27	\$18.80	\$31.46	\$55.10
\$35,000	\$0.33	\$1.33	\$1.33	\$1.33	\$1.52	\$2.31	\$3.54	\$5.57	\$9.03	\$14.32	\$21.93	\$36.70	\$64.28
\$40,000	\$0.38	\$1.52	\$1.52	\$1.52	\$1.74	\$2.64	\$4.04	\$6.36	\$10.32	\$16.36	\$25.06	\$41.94	\$73.46
\$45,000	\$0.43	\$1.71	\$1.71	\$1.71	\$1.96	\$2.97	\$4.55	\$7.16	\$11.61	\$18.41	\$28.19	\$47.18	\$82.64
\$50,000	\$0.48	\$1.90	\$1.90	\$1.90	\$2.18	\$3.30	\$5.05	\$7.95	\$12.90	\$20.45	\$31.33	\$52.43	\$91.83
\$55,000	\$0.52	\$2.09	\$2.09	\$2.09	\$2.39	\$3.63	\$5.56	\$8.75	\$14.19	\$22.50	\$34.46	\$57.67	\$101.01
\$60,000	\$0.57	\$2.28	\$2.28	\$2.28	\$2.61	\$3.96	\$6.06	\$9.54	\$15.48	\$24.54	\$37.59	\$62.91	\$110.19
\$65,000	\$0.62	\$2.47	\$2.47	\$2.47	\$2.83	\$4.29	\$6.57	\$10.34	\$16.77	\$26.59	\$40.72	\$68.15	\$119.37
\$70,000	\$0.67	\$2.66	\$2.66	\$2.66	\$3.05	\$4.62	\$7.07	\$11.13	\$18.06	\$28.63	\$43.86	\$73.40	\$128.56
\$75,000	\$0.71	\$2.85	\$2.85	\$2.85	\$3.26	\$4.95	\$7.58	\$11.93	\$19.35	\$30.68	\$46.99	\$78.64	\$137.74
\$80,000	\$0.76	\$3.04	\$3.04	\$3.04	\$3.48	\$5.28	\$8.08	\$12.72	\$20.64	\$32.72	\$50.12	\$83.88	\$146.92
\$90,000	\$0.86	\$3.42	\$3.42	\$3.42	\$3.92	\$5.94	\$9.09	\$14.31	\$23.22	\$36.81	\$56.39	\$94.37	\$165.29
\$100,000	\$0.95	\$3.80	\$3.80	\$3.80	\$4.35	\$6.60	\$10.10	\$15.90	\$25.80	\$40.90	\$62.65	\$104.85	\$183.65

Spouse

Supplemental Life

Monthly rates per \$1,000

Age	Rates
Under 20	\$0.076
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30-34	\$0.087
35-39	\$0.132
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45-49	\$0.318
50-54	\$0.516
55-59	\$0.818
60-64	\$1.253
65-69	\$2.097
70+	\$3.673

Supplemental AD&D

Monthly rates per \$1,000

Spouse	\$0.019
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Dependent Life (Children)

Monthly Premium per Family

	Life	AD&D
\$5,000	\$1.00	\$0.10
\$10,000	\$2.00	\$0.19