



GREGORY-PORTLAND ISD /TEEBC TRUST F021842 - 352

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 **\$220,000**
Spouse **\$50,000**

*NEW HIRES ONLY

Child Coverage

15 Days to 6 months: **\$100**
6 months to Age 26: **\$10,000**

Employee/Spouse: Life benefits reduce by 35% of the original amount at age 65,
50% of the original amount at age 70. All benefits terminate at retirement.

Employee/Spouse Supplemental Life	
<u>Monthly rates per \$1,000</u>	
<u>Age</u>	<u>Rates</u>
Under 25	\$0.048
25-29	\$0.048
30-34	\$0.067
35-39	\$0.076
40-44	\$0.095
45-49	\$0.143
50-54	\$0.228
55-59	\$0.371
60-64	\$0.561
65-69	\$1.083
70-74	\$1.758
75+	\$2.480

Dependent Life (Children)	
<u>Monthly Premium per Family</u>	
<u>Life</u>	<u>Premium</u>
\$10,000	\$1.60

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	\$0.48	\$0.48	\$0.67	\$0.76	\$0.95	\$1.43	\$2.28	\$3.71	\$5.61	\$10.83	\$17.58	\$24.80
\$20,000	\$0.96	\$0.96	\$1.34	\$1.52	\$1.90	\$2.86	\$4.56	\$7.42	\$11.22	\$21.66	\$35.16	\$49.60
\$30,000	\$1.44	\$1.44	\$2.01	\$2.28	\$2.85	\$4.29	\$6.84	\$11.13	\$16.83	\$32.49	\$52.74	\$74.40
\$40,000	\$1.92	\$1.92	\$2.68	\$3.04	\$3.80	\$5.72	\$9.12	\$14.84	\$22.44	\$43.32	\$70.32	\$99.20
\$50,000	\$2.40	\$2.40	\$3.35	\$3.80	\$4.75	\$7.15	\$11.40	\$18.55	\$28.05	\$54.15	\$87.90	\$124.00
\$60,000	\$2.88	\$2.88	\$4.02	\$4.56	\$5.70	\$8.58	\$13.68	\$22.26	\$33.66	\$64.98	\$105.48	\$148.80
\$70,000	\$3.36	\$3.36	\$4.69	\$5.32	\$6.65	\$10.01	\$15.96	\$25.97	\$39.27	\$75.81	\$123.06	\$173.60
\$80,000	\$3.84	\$3.84	\$5.36	\$6.08	\$7.60	\$11.44	\$18.24	\$29.68	\$44.88	\$86.64	\$140.64	\$198.40
\$90,000	\$4.32	\$4.32	\$6.03	\$6.84	\$8.55	\$12.87	\$20.52	\$33.39	\$50.49	\$97.47	\$158.22	\$223.20
\$100,000	\$4.80	\$4.80	\$6.70	\$7.60	\$9.50	\$14.30	\$22.80	\$37.10	\$56.10	\$108.30	\$175.80	\$248.00
\$110,000	\$5.28	\$5.28	\$7.37	\$8.36	\$10.45	\$15.73	\$25.08	\$40.81	\$61.71	\$119.13	\$193.38	\$272.80
\$120,000	\$5.76	\$5.76	\$8.04	\$9.12	\$11.40	\$17.16	\$27.36	\$44.52	\$67.32	\$129.96	\$210.96	\$297.60
\$130,000	\$6.24	\$6.24	\$8.71	\$9.88	\$12.35	\$18.59	\$29.64	\$48.23	\$72.93	\$140.79	\$228.54	\$322.40
\$140,000	\$6.72	\$6.72	\$9.38	\$10.64	\$13.30	\$20.02	\$31.92	\$51.94	\$78.54	\$151.62	\$246.12	\$347.20
\$150,000	\$7.20	\$7.20	\$10.05	\$11.40	\$14.25	\$21.45	\$34.20	\$55.65	\$84.15	\$162.45	\$263.70	\$372.00
\$160,000	\$7.68	\$7.68	\$10.72	\$12.16	\$15.20	\$22.88	\$36.48	\$59.36	\$89.76	\$173.28	\$281.28	\$396.80
\$170,000	\$8.16	\$8.16	\$11.39	\$12.92	\$16.15	\$24.31	\$38.76	\$63.07	\$95.37	\$184.11	\$298.86	\$421.60
\$180,000	\$8.64	\$8.64	\$12.06	\$13.68	\$17.10	\$25.74	\$41.04	\$66.78	\$100.98	\$194.94	\$316.44	\$446.40
\$190,000	\$9.12	\$9.12	\$12.73	\$14.44	\$18.05	\$27.17	\$43.32	\$70.49	\$106.59	\$205.77	\$334.02	\$471.20
\$200,000	\$9.60	\$9.60	\$13.40	\$15.20	\$19.00	\$28.60	\$45.60	\$74.20	\$112.20	\$216.60	\$351.60	\$496.00
\$210,000	\$10.08	\$10.08	\$14.07	\$15.96	\$19.95	\$30.03	\$47.88	\$77.91	\$117.81	\$227.43	\$369.18	\$520.80
\$220,000	\$10.56	\$10.56	\$14.74	\$16.72	\$20.90	\$31.46	\$50.16	\$81.62	\$123.42	\$238.26	\$386.76	\$545.60

Spouse (Employee's attained age)												
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+
\$5,000	\$0.24	\$0.24	\$0.34	\$0.38	\$0.48	\$0.72	\$1.14	\$1.86	\$2.81	\$5.42	\$8.79	\$12.40
\$10,000	\$0.48	\$0.48	\$0.67	\$0.76	\$0.95	\$1.43	\$2.28	\$3.71	\$5.61	\$10.83	\$17.58	\$24.80
\$15,000	\$0.72	\$0.72	\$1.01	\$1.14	\$1.43	\$2.15	\$3.42	\$5.57	\$8.42	\$16.25	\$26.37	\$37.20
\$20,000	\$0.96	\$0.96	\$1.34	\$1.52	\$1.90	\$2.86	\$4.56	\$7.42	\$11.22	\$21.66	\$35.16	\$49.60
\$25,000	\$1.20	\$1.20	\$1.68	\$1.90	\$2.38	\$3.58	\$5.70	\$9.28	\$14.03	\$27.08	\$43.95	\$62.00
\$30,000	\$1.44	\$1.44	\$2.01	\$2.28	\$2.85	\$4.29	\$6.84	\$11.13	\$16.83	\$32.49	\$52.74	\$74.40
\$35,000	\$1.68	\$1.68	\$2.35	\$2.66	\$3.33	\$5.01	\$7.98	\$12.99	\$19.64	\$37.91	\$61.53	\$86.80
\$40,000	\$1.92	\$1.92	\$2.68	\$3.04	\$3.80	\$5.72	\$9.12	\$14.84	\$22.44	\$43.32	\$70.32	\$99.20
\$45,000	\$2.16	\$2.16	\$3.02	\$3.42	\$4.28	\$6.44	\$10.26	\$16.70	\$25.25	\$48.74	\$79.11	\$111.60
\$50,000	\$2.40	\$2.40	\$3.35	\$3.80	\$4.75	\$7.15	\$11.40	\$18.55	\$28.05	\$54.15	\$87.90	\$124.00

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