

BREHAM ISD - F015123

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: **\$20,000 to \$500,000 in \$10,000 increments. not to exceed 5 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.
The Spouse amount may not exceed the amount for which the employee is eligible.

Guarantee Issue*

Employee	\$200,000
Spouse	\$50,000

***NEW HIRES ONLY**

Child Coverage

Birth to 15 days:	\$1,000
15 days to 6 months:	\$1,000
6 months to age 26:	\$1,000, \$5,000 or \$10,000

Life and AD&D benefits reduce by 33% of the original amount at age 70 and further reduce by 55% of the original amount at age 75.

Supplemental Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

Benefit Amount	ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$20,000	\$1.12	\$1.12	\$1.32	\$1.52	\$2.32	\$3.12	\$4.72	\$7.32	\$10.92	\$16.32	\$26.72	\$47.32
\$30,000	\$1.68	\$1.68	\$1.98	\$2.28	\$3.48	\$4.68	\$7.08	\$10.98	\$16.38	\$24.48	\$40.08	\$70.98
\$40,000	\$2.24	\$2.24	\$2.64	\$3.04	\$4.64	\$6.24	\$9.44	\$14.64	\$21.84	\$32.64	\$53.44	\$94.64
\$50,000	\$2.80	\$2.80	\$3.30	\$3.80	\$5.80	\$7.80	\$11.80	\$18.30	\$27.30	\$40.80	\$66.80	\$118.30
\$60,000	\$3.36	\$3.36	\$3.96	\$4.56	\$6.96	\$9.36	\$14.16	\$21.96	\$32.76	\$48.96	\$80.16	\$141.96
\$70,000	\$3.92	\$3.92	\$4.62	\$5.32	\$8.12	\$10.92	\$16.52	\$25.62	\$38.22	\$57.12	\$93.52	\$165.62
\$80,000	\$4.48	\$4.48	\$5.28	\$6.08	\$9.28	\$12.48	\$18.88	\$29.28	\$43.68	\$65.28	\$106.88	\$189.28
\$90,000	\$5.04	\$5.04	\$5.94	\$6.84	\$10.44	\$14.04	\$21.24	\$32.94	\$49.14	\$73.44	\$120.24	\$212.94
\$100,000	\$5.60	\$5.60	\$6.60	\$7.60	\$11.60	\$15.60	\$23.60	\$36.60	\$54.60	\$81.60	\$133.60	\$236.60
\$110,000	\$6.16	\$6.16	\$7.26	\$8.36	\$12.76	\$17.16	\$25.96	\$40.26	\$60.06	\$89.76	\$146.96	\$260.26
\$120,000	\$6.72	\$6.72	\$7.92	\$9.12	\$13.92	\$18.72	\$28.32	\$43.92	\$65.52	\$97.92	\$160.32	\$283.92
\$130,000	\$7.28	\$7.28	\$8.58	\$9.88	\$15.08	\$20.28	\$30.68	\$47.58	\$70.98	\$106.08	\$173.68	\$307.58
\$140,000	\$7.84	\$7.84	\$9.24	\$10.64	\$16.24	\$21.84	\$33.04	\$51.24	\$76.44	\$114.24	\$187.04	\$331.24
\$150,000	\$8.40	\$8.40	\$9.90	\$11.40	\$17.40	\$23.40	\$35.40	\$54.90	\$81.90	\$122.40	\$200.40	\$354.90
\$160,000	\$8.96	\$8.96	\$10.56	\$12.16	\$18.56	\$24.96	\$37.76	\$58.56	\$87.36	\$130.56	\$213.76	\$378.56
\$170,000	\$9.52	\$9.52	\$11.22	\$12.92	\$19.72	\$26.52	\$40.12	\$62.22	\$92.82	\$138.72	\$227.12	\$402.22
\$180,000	\$10.08	\$10.08	\$11.88	\$13.68	\$20.88	\$28.08	\$42.48	\$65.88	\$98.28	\$146.88	\$240.48	\$425.88
\$190,000	\$10.64	\$10.64	\$12.54	\$14.44	\$22.04	\$29.64	\$44.84	\$69.54	\$103.74	\$155.04	\$253.84	\$449.54
\$200,000	\$11.20	\$11.20	\$13.20	\$15.20	\$23.20	\$31.20	\$47.20	\$73.20	\$109.20	\$163.20	\$267.20	\$473.20
\$250,000	\$14.00	\$14.00	\$16.50	\$19.00	\$29.00	\$39.00	\$59.00	\$91.50	\$136.50	\$204.00	\$334.00	\$591.50
\$300,000	\$16.80	\$16.80	\$19.80	\$22.80	\$34.80	\$46.80	\$70.80	\$109.80	\$163.80	\$244.80	\$400.80	\$709.80
\$350,000	\$19.60	\$19.60	\$23.10	\$26.60	\$40.60	\$54.60	\$82.60	\$128.10	\$191.10	\$285.60	\$467.60	\$828.10
\$400,000	\$22.40	\$22.40	\$26.40	\$30.40	\$46.40	\$62.40	\$94.40	\$146.40	\$218.40	\$326.40	\$534.40	\$946.40
\$450,000	\$25.20	\$25.20	\$29.70	\$34.20	\$52.20	\$70.20	\$106.20	\$164.70	\$245.70	\$367.20	\$601.20	\$1,064.70

Employee Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.056
20-24	\$0.056
25-29	\$0.066
30-34	\$0.076
35-39	\$0.116
40-44	\$0.156
45-49	\$0.236
50-54	\$0.366
55-59	\$0.546
60-64	\$0.816
65-69	\$1.336
70-74	\$2.366
75+	\$4.786

Dependent Life (Children)	
Monthly Premium per Family	
Life/AD&D	
\$1,000	\$0.21
\$5,000	\$1.04
\$10,000	\$2.08

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Supplemental Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

Benefit Amount	ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$5,000	\$0.33	\$0.33	\$0.33	\$0.43	\$0.58	\$0.73	\$1.03	\$1.58	\$2.38	\$4.28	\$7.13	\$13.13
\$10,000	\$0.66	\$0.66	\$0.66	\$0.86	\$1.16	\$1.46	\$2.06	\$3.16	\$4.76	\$8.56	\$14.26	\$26.26
\$15,000	\$0.99	\$0.99	\$0.99	\$1.29	\$1.74	\$2.19	\$3.09	\$4.74	\$7.14	\$12.84	\$21.39	\$39.39
\$20,000	\$1.32	\$1.32	\$1.32	\$1.72	\$2.32	\$2.92	\$4.12	\$6.32	\$9.52	\$17.12	\$28.52	\$52.52
\$25,000	\$1.65	\$1.65	\$1.65	\$2.15	\$2.90	\$3.65	\$5.15	\$7.90	\$11.90	\$21.40	\$35.65	\$65.65
\$30,000	\$1.98	\$1.98	\$1.98	\$2.58	\$3.48	\$4.38	\$6.18	\$9.48	\$14.28	\$25.68	\$42.78	\$78.78
\$35,000	\$2.31	\$2.31	\$2.31	\$3.01	\$4.06	\$5.11	\$7.21	\$11.06	\$16.66	\$29.96	\$49.91	\$91.91
\$40,000	\$2.64	\$2.64	\$2.64	\$3.44	\$4.64	\$5.84	\$8.24	\$12.64	\$19.04	\$34.24	\$57.04	\$105.04
\$45,000	\$2.97	\$2.97	\$2.97	\$3.87	\$5.22	\$6.57	\$9.27	\$14.22	\$21.42	\$38.52	\$64.17	\$118.17
\$50,000	\$3.30	\$3.30	\$3.30	\$4.30	\$5.80	\$7.30	\$10.30	\$15.80	\$23.80	\$42.80	\$71.30	\$131.30
\$75,000	\$4.95	\$4.95	\$4.95	\$6.45	\$8.70	\$10.95	\$15.45	\$23.70	\$35.70	\$64.20	\$106.95	\$196.95
\$100,000	\$6.60	\$6.60	\$6.60	\$8.60	\$11.60	\$14.60	\$20.60	\$31.60	\$47.60	\$85.60	\$142.60	\$262.60
\$125,000	\$8.25	\$8.25	\$8.25	\$10.75	\$14.50	\$18.25	\$25.75	\$39.50	\$59.50	\$107.00	\$178.25	\$328.25
\$150,000	\$9.90	\$9.90	\$9.90	\$12.90	\$17.40	\$21.90	\$30.90	\$47.40	\$71.40	\$128.40	\$213.90	\$393.90
\$175,000	\$11.55	\$11.55	\$11.55	\$15.05	\$20.30	\$25.55	\$36.05	\$55.30	\$83.30	\$149.80	\$249.55	\$459.55
\$200,000	\$13.20	\$13.20	\$13.20	\$17.20	\$23.20	\$29.20	\$41.20	\$63.20	\$95.20	\$171.20	\$285.20	\$525.20
\$225,000	\$14.85	\$14.85	\$14.85	\$19.35	\$26.10	\$32.85	\$46.35	\$71.10	\$107.10	\$192.60	\$320.85	\$590.85
\$250,000	\$16.50	\$16.50	\$16.50	\$21.50	\$29.00	\$36.50	\$51.50	\$79.00	\$119.00	\$214.00	\$356.50	\$656.50

Spouse Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.066
20-24	\$0.066
25-29	\$0.066
30-34	\$0.086
35-39	\$0.116
40-44	\$0.146
45-49	\$0.206
50-54	\$0.316
55-59	\$0.476
60-64	\$0.856
65-69	\$1.426
70-74	\$2.626
75+	\$5.126

Dependent Life (Children)	
Monthly Premium per Family	
Life/AD&D	
\$1,000	\$0.21
\$5,000	\$1.04
\$10,000	\$2.08