

**SAN ANGELO ISD / TEEBC TRUST F021842**

**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 Insurance**

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$10,000 - \$50,000 in \$10,000 increments, but not to exceed 50% of the employee benefit.**

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

**Child Coverage**

Live birth to Age 26: \$2,000 increments to a maximum of \$10,000.

**Employee:** Life and AD&D benefits reduce by 35% of the original amount at age 65, then reduces by 55% at age 70, by 70% at age 75, by 80% at age 80. Benefits terminate at retirement.

**Spouse:** All benefits terminate at Employee's termination or retirement.

**Guarantee Issue:**

Employee: Lesser of \$250,000 or 3 X Base Annual Earnings

Spouse: \$50,000

**Supplemental Life Insurance**

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

**SPOUSE (Employee attained Age)**

Benefit Amount		<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+		
\$10,000		\$0.68	\$0.68	\$0.68	\$0.94	\$1.62	\$2.81	\$4.59	\$7.23	\$11.22	\$16.49		
\$20,000		\$1.36	\$1.36	\$1.36	\$1.88	\$3.24	\$5.62	\$9.18	\$14.46	\$22.44	\$32.98		
\$30,000		\$2.04	\$2.04	\$2.04	\$2.82	\$4.86	\$8.43	\$13.77	\$21.69	\$33.66	\$49.47		
\$40,000		\$2.72	\$2.72	\$2.72	\$3.76	\$6.48	\$11.24	\$18.36	\$28.92	\$44.88	\$65.96		
\$50,000		\$3.40	\$3.40	\$3.40	\$4.70	\$8.10	\$14.05	\$22.95	\$36.15	\$56.10	\$82.45		

**SPOUSE**

**Supplemental Life**

Monthly rates per \$1,000

Age	Rates
Under 25	\$0.068
25-29	\$0.068
30-34	\$0.068
35-39	\$0.094
40-44	\$0.162
45-49	\$0.281
50-54	\$0.459
55-59	\$0.723
60-64	\$1.122
65+	\$1.649

Dependent Life (Children)

Monthly Premium per Family

\$2,000	\$0.18
\$4,000	\$0.36
\$6,000	\$0.54
\$8,000	\$0.72
\$10,000	\$0.90

Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations. For internal use only: Policy number FDL1-504-707

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