

Voluntary Life and AD&D
PREMIUM RATE GRID



Lake Travis ISD

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.

Voluntary Life and AD&D

Employee Benefit: **\$10,000 to \$250,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$60,000 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 in TX and NY.

Guarantee Issue*

Employee **\$250,000**
Spouse **\$60,000**

*Assumes 43% participation

Child Coverage

Birth to 6 months: **\$1,000**
6 months to age 26: **\$1,000 to \$10,000 in increments of \$1,000**

Voluntary Life and AD&D

Premium Cost (Based on 12 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	70-74
\$10,000	\$0.20	\$0.20	\$0.30	\$0.30	\$0.30	\$0.50	\$0.70	\$1.10	\$1.70	\$2.60	\$3.60	\$6.70	\$10.90
\$20,000	\$0.40	\$0.40	\$0.60	\$0.60	\$0.60	\$1.00	\$1.40	\$2.20	\$3.40	\$5.20	\$7.20	\$13.40	\$21.80
\$30,000	\$0.60	\$0.60	\$0.90	\$0.90	\$0.90	\$1.50	\$2.10	\$3.30	\$5.10	\$7.80	\$10.80	\$20.10	\$32.70
\$40,000	\$0.80	\$0.80	\$1.20	\$1.20	\$1.20	\$2.00	\$2.80	\$4.40	\$6.80	\$10.40	\$14.40	\$26.80	\$43.60
\$50,000	\$1.00	\$1.00	\$1.50	\$1.50	\$1.50	\$2.50	\$3.50	\$5.50	\$8.50	\$13.00	\$18.00	\$33.50	\$54.50
\$60,000	\$1.20	\$1.20	\$1.80	\$1.80	\$1.80	\$3.00	\$4.20	\$6.60	\$10.20	\$15.60	\$21.60	\$40.20	\$65.40
\$70,000	\$1.40	\$1.40	\$2.10	\$2.10	\$2.10	\$3.50	\$4.90	\$7.70	\$11.90	\$18.20	\$25.20	\$46.90	\$76.30
\$80,000	\$1.60	\$1.60	\$2.40	\$2.40	\$2.40	\$4.00	\$5.60	\$8.80	\$13.60	\$20.80	\$28.80	\$53.60	\$87.20
\$90,000	\$1.80	\$1.80	\$2.70	\$2.70	\$2.70	\$4.50	\$6.30	\$9.90	\$15.30	\$23.40	\$32.40	\$60.30	\$98.10
\$100,000	\$2.00	\$2.00	\$3.00	\$3.00	\$3.00	\$5.00	\$7.00	\$11.00	\$17.00	\$26.00	\$36.00	\$67.00	\$109.00
\$110,000	\$2.20	\$2.20	\$3.30	\$3.30	\$3.30	\$5.50	\$7.70	\$12.10	\$18.70	\$28.60	\$39.60	\$73.70	\$119.90
\$120,000	\$2.40	\$2.40	\$3.60	\$3.60	\$3.60	\$6.00	\$8.40	\$13.20	\$20.40	\$31.20	\$43.20	\$80.40	\$130.80
\$130,000	\$2.60	\$2.60	\$3.90	\$3.90	\$3.90	\$6.50	\$9.10	\$14.30	\$22.10	\$33.80	\$46.80	\$87.10	\$141.70
\$140,000	\$2.80	\$2.80	\$4.20	\$4.20	\$4.20	\$7.00	\$9.80	\$15.40	\$23.80	\$36.40	\$50.40	\$93.80	\$152.60
\$150,000	\$3.00	\$3.00	\$4.50	\$4.50	\$4.50	\$7.50	\$10.50	\$16.50	\$25.50	\$39.00	\$54.00	\$100.50	\$163.50
\$160,000	\$3.20	\$3.20	\$4.80	\$4.80	\$4.80	\$8.00	\$11.20	\$17.60	\$27.20	\$41.60	\$57.60	\$107.20	\$174.40
\$170,000	\$3.40	\$3.40	\$5.10	\$5.10	\$5.10	\$8.50	\$11.90	\$18.70	\$28.90	\$44.20	\$61.20	\$113.90	\$185.30
\$180,000	\$3.60	\$3.60	\$5.40	\$5.40	\$5.40	\$9.00	\$12.60	\$19.80	\$30.60	\$46.80	\$64.80	\$120.60	\$196.20
\$190,000	\$3.80	\$3.80	\$5.70	\$5.70	\$5.70	\$9.50	\$13.30	\$20.90	\$32.30	\$49.40	\$68.40	\$127.30	\$207.10
\$200,000	\$4.00	\$4.00	\$6.00	\$6.00	\$6.00	\$10.00	\$14.00	\$22.00	\$34.00	\$52.00	\$72.00	\$134.00	\$218.00
\$210,000	\$4.20	\$4.20	\$6.30	\$6.30	\$6.30	\$10.50	\$14.70	\$23.10	\$35.70	\$54.60	\$75.60	\$140.70	\$228.90
\$220,000	\$4.40	\$4.40	\$6.60	\$6.60	\$6.60	\$11.00	\$15.40	\$24.20	\$37.40	\$57.20	\$79.20	\$147.40	\$239.80
\$230,000	\$4.60	\$4.60	\$6.90	\$6.90	\$6.90	\$11.50	\$16.10	\$25.30	\$39.10	\$59.80	\$82.80	\$154.10	\$250.70
\$240,000	\$4.80	\$4.80	\$7.20	\$7.20	\$7.20	\$12.00	\$16.80	\$26.40	\$40.80	\$62.40	\$86.40	\$160.80	\$261.60
\$250,000	\$5.00	\$5.00	\$7.50	\$7.50	\$7.50	\$12.50	\$17.50	\$27.50	\$42.50	\$65.00	\$90.00	\$167.50	\$272.50

Employee Voluntary Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.020
20-24	\$0.030
25-29	\$0.030
30-34	\$0.030
35-39	\$0.050
40-44	\$0.070
45-49	\$0.110
50-54	\$0.170
55-59	\$0.260
60-64	\$0.360
65-69	\$0.670
70-74	\$1.090
75+	*

* Please contact your HR Dept.

Employee Voluntary AD&D	
Monthly rates per \$1,000	
Employee	Rates
Employee	\$ 0.020

Dependent Life (Children)		
Monthly Premium per Family		
	Life	AD&D
\$1,000	\$0.18	\$0.02
\$10,000	\$1.80	\$0.20

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Guarantee Issue*

Employee	\$250,000
Spouse	\$60,000

*Assumes 43% participation

Child Coverage

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

Voluntary Life and AD&D

Premium Cost (Based on 12 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	70-74
\$5,000	\$0.10	\$0.20	\$0.20	\$0.20	\$0.20	\$0.30	\$0.40	\$0.65	\$1.10	\$2.05	\$4.25	\$9.15	\$17.30
\$10,000	\$0.20	\$0.40	\$0.40	\$0.40	\$0.40	\$0.60	\$0.80	\$1.30	\$2.20	\$4.10	\$8.50	\$18.30	\$34.60
\$15,000	\$0.30	\$0.60	\$0.60	\$0.60	\$0.60	\$0.90	\$1.20	\$1.95	\$3.30	\$6.15	\$12.75	\$27.45	\$51.90
\$20,000	\$0.40	\$0.80	\$0.80	\$0.80	\$0.80	\$1.20	\$1.60	\$2.60	\$4.40	\$8.20	\$17.00	\$36.60	\$69.20
\$25,000	\$0.50	\$1.00	\$1.00	\$1.00	\$1.00	\$1.50	\$2.00	\$3.25	\$5.50	\$10.25	\$21.25	\$45.75	\$86.50
\$30,000	\$0.60	\$1.20	\$1.20	\$1.20	\$1.20	\$1.80	\$2.40	\$3.90	\$6.60	\$12.30	\$25.50	\$54.90	\$103.80
\$35,000	\$0.70	\$1.40	\$1.40	\$1.40	\$1.40	\$2.10	\$2.80	\$4.55	\$7.70	\$14.35	\$29.75	\$64.05	\$121.10
\$40,000	\$0.80	\$1.60	\$1.60	\$1.60	\$1.60	\$2.40	\$3.20	\$5.20	\$8.80	\$16.40	\$34.00	\$73.20	\$138.40
\$45,000	\$0.90	\$1.80	\$1.80	\$1.80	\$1.80	\$2.70	\$3.60	\$5.85	\$9.90	\$18.45	\$38.25	\$82.35	\$155.70
\$50,000	\$1.00	\$2.00	\$2.00	\$2.00	\$2.00	\$3.00	\$4.00	\$6.50	\$11.00	\$20.50	\$42.50	\$91.50	\$173.00
\$55,000	\$1.10	\$2.20	\$2.20	\$2.20	\$2.20	\$3.30	\$4.40	\$7.15	\$12.10	\$22.55	\$46.75	\$100.65	\$190.30
\$60,000	\$1.20	\$2.40	\$2.40	\$2.40	\$2.40	\$3.60	\$4.80	\$7.80	\$13.20	\$24.60	\$51.00	\$109.80	\$207.60

Spouse	
Voluntary Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.040
20-24	\$0.040
25-29	\$0.040
30-34	\$0.040
35-39	\$0.060
40-44	\$0.080
45-49	\$0.130
50-54	\$0.220
55-59	\$0.410
60-64	\$0.850
65-69	\$1.830
70-74	\$3.460
75+	*

* Please contact your HR Dept.

Voluntary AD&D	
Monthly rates per \$1,000	
Spouse	Rates
Spouse	\$ 0.020

Dependent Life (Children)		
Monthly Premium per Family		
	Life	AD&D
\$1,000	\$0.18	\$0.02
\$10,000	\$1.80	\$0.20

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