

South Holland School District #151

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 \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$100,000 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 benefit may not exceed the employee benefit amount in AZ, CA, IL, MD, NJ, RI, VT, VA and WA.

Guarantee Issue*

| | |
|----------|------------------|
| Employee | \$150,000 |
| Spouse | \$25,000 |

*Assumes 20% participation

Child Coverage

| | |
|----------------------|-----------------------------------------------------|
| Birth to 14 days: | \$0 |
| 15 days to 6 months: | \$1,000 |
| 6 months to age 19: | \$1,000 to \$10,000 in increments of \$1,000 |

(Student Maximum Age: 23)

| Employee | |
|-----------------------------------|--------------|
| Supplemental Life/AD&D | |
| Monthly rates per \$1,000 | |
| Age | Rates |
| Under 20 | \$0.082 |
| 20-24 | \$0.082 |
| 25-29 | \$0.082 |
| 30-34 | \$0.103 |
| 35-39 | \$0.114 |
| 40-44 | \$0.143 |
| 45-49 | \$0.205 |
| 50-54 | \$0.310 |
| 55-59 | \$0.518 |
| 60-64 | \$0.712 |
| 65-69 | \$1.353 |
| 70+ | \$2.351 |

| Dependent Life (Children) | |
|----------------------------------|--------|
| Monthly Premium per Family | |
| Life/AD&D | |
| \$1,000 | \$0.29 |
| \$10,000 | \$2.89 |

Supplemental Life and AD&D

Premium Cost (Based on 24 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+ |
| \$10,000 | \$0.41 | \$0.41 | \$0.41 | \$0.52 | \$0.57 | \$0.72 | \$1.03 | \$1.55 | \$2.59 | \$3.56 | \$6.77 | \$11.76 |
| \$20,000 | \$0.82 | \$0.82 | \$0.82 | \$1.03 | \$1.14 | \$1.43 | \$2.05 | \$3.10 | \$5.18 | \$7.12 | \$13.53 | \$23.51 |
| \$30,000 | \$1.23 | \$1.23 | \$1.23 | \$1.55 | \$1.71 | \$2.15 | \$3.08 | \$4.65 | \$7.77 | \$10.68 | \$20.30 | \$35.27 |
| \$40,000 | \$1.64 | \$1.64 | \$1.64 | \$2.06 | \$2.28 | \$2.86 | \$4.10 | \$6.20 | \$10.36 | \$14.24 | \$27.06 | \$47.02 |
| \$50,000 | \$2.05 | \$2.05 | \$2.05 | \$2.58 | \$2.85 | \$3.58 | \$5.13 | \$7.75 | \$12.95 | \$17.80 | \$33.83 | \$58.78 |
| \$60,000 | \$2.46 | \$2.46 | \$2.46 | \$3.09 | \$3.42 | \$4.29 | \$6.15 | \$9.30 | \$15.54 | \$21.36 | \$40.59 | \$70.53 |
| \$70,000 | \$2.87 | \$2.87 | \$2.87 | \$3.61 | \$3.99 | \$5.01 | \$7.18 | \$10.85 | \$18.13 | \$24.92 | \$47.36 | \$82.29 |
| \$80,000 | \$3.28 | \$3.28 | \$3.28 | \$4.12 | \$4.56 | \$5.72 | \$8.20 | \$12.40 | \$20.72 | \$28.48 | \$54.12 | \$94.04 |
| \$90,000 | \$3.69 | \$3.69 | \$3.69 | \$4.64 | \$5.13 | \$6.44 | \$9.23 | \$13.95 | \$23.31 | \$32.04 | \$60.89 | \$105.80 |
| \$100,000 | \$4.10 | \$4.10 | \$4.10 | \$5.15 | \$5.70 | \$7.15 | \$10.25 | \$15.50 | \$25.90 | \$35.60 | \$67.65 | \$117.55 |
| \$110,000 | \$4.51 | \$4.51 | \$4.51 | \$5.67 | \$6.27 | \$7.87 | \$11.28 | \$17.05 | \$28.49 | \$39.16 | \$74.42 | \$129.31 |
| \$120,000 | \$4.92 | \$4.92 | \$4.92 | \$6.18 | \$6.84 | \$8.58 | \$12.30 | \$18.60 | \$31.08 | \$42.72 | \$81.18 | \$141.06 |
| \$130,000 | \$5.33 | \$5.33 | \$5.33 | \$6.70 | \$7.41 | \$9.30 | \$13.33 | \$20.15 | \$33.67 | \$46.28 | \$87.95 | \$152.82 |
| \$140,000 | \$5.74 | \$5.74 | \$5.74 | \$7.21 | \$7.98 | \$10.01 | \$14.35 | \$21.70 | \$36.26 | \$49.84 | \$94.71 | \$164.57 |
| \$150,000 | \$6.15 | \$6.15 | \$6.15 | \$7.73 | \$8.55 | \$10.73 | \$15.38 | \$23.25 | \$38.85 | \$53.40 | \$101.48 | \$176.33 |
| \$200,000 | \$8.20 | \$8.20 | \$8.20 | \$10.30 | \$11.40 | \$14.30 | \$20.50 | \$31.00 | \$51.80 | \$71.20 | \$135.30 | \$235.10 |
| \$250,000 | \$10.25 | \$10.25 | \$10.25 | \$12.88 | \$14.25 | \$17.88 | \$25.63 | \$38.75 | \$64.75 | \$89.00 | \$169.13 | \$293.88 |
| \$300,000 | \$12.30 | \$12.30 | \$12.30 | \$15.45 | \$17.10 | \$21.45 | \$30.75 | \$46.50 | \$77.70 | \$106.80 | \$202.95 | \$352.65 |
| \$350,000 | \$14.35 | \$14.35 | \$14.35 | \$18.03 | \$19.95 | \$25.03 | \$35.88 | \$54.25 | \$90.65 | \$124.60 | \$236.78 | \$411.43 |
| \$400,000 | \$16.40 | \$16.40 | \$16.40 | \$20.60 | \$22.80 | \$28.60 | \$41.00 | \$62.00 | \$103.60 | \$142.40 | \$270.60 | \$470.20 |
| \$450,000 | \$18.45 | \$18.45 | \$18.45 | \$23.18 | \$25.65 | \$32.18 | \$46.13 | \$69.75 | \$116.55 | \$160.20 | \$304.43 | \$528.98 |
| \$500,000 | \$20.50 | \$20.50 | \$20.50 | \$25.75 | \$28.50 | \$35.75 | \$51.25 | \$77.50 | \$129.50 | \$178.00 | \$338.25 | \$587.75 |

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Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

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| 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+ |
| \$5,000 | \$0.21 | \$0.21 | \$0.21 | \$0.26 | \$0.29 | \$0.36 | \$0.51 | \$0.78 | \$1.30 | \$1.78 | \$3.38 | \$5.88 |
| \$10,000 | \$0.41 | \$0.41 | \$0.41 | \$0.52 | \$0.57 | \$0.72 | \$1.03 | \$1.55 | \$2.59 | \$3.56 | \$6.77 | \$11.76 |
| \$15,000 | \$0.62 | \$0.62 | \$0.62 | \$0.77 | \$0.86 | \$1.07 | \$1.54 | \$2.33 | \$3.89 | \$5.34 | \$10.15 | \$17.63 |
| \$20,000 | \$0.82 | \$0.82 | \$0.82 | \$1.03 | \$1.14 | \$1.43 | \$2.05 | \$3.10 | \$5.18 | \$7.12 | \$13.53 | \$23.51 |
| \$25,000 | \$1.03 | \$1.03 | \$1.03 | \$1.29 | \$1.43 | \$1.79 | \$2.56 | \$3.88 | \$6.48 | \$8.90 | \$16.91 | \$29.39 |
| \$30,000 | \$1.23 | \$1.23 | \$1.23 | \$1.55 | \$1.71 | \$2.15 | \$3.08 | \$4.65 | \$7.77 | \$10.68 | \$20.30 | \$35.27 |
| \$35,000 | \$1.44 | \$1.44 | \$1.44 | \$1.80 | \$2.00 | \$2.50 | \$3.59 | \$5.43 | \$9.07 | \$12.46 | \$23.68 | \$41.14 |
| \$40,000 | \$1.64 | \$1.64 | \$1.64 | \$2.06 | \$2.28 | \$2.86 | \$4.10 | \$6.20 | \$10.36 | \$14.24 | \$27.06 | \$47.02 |
| \$45,000 | \$1.85 | \$1.85 | \$1.85 | \$2.32 | \$2.57 | \$3.22 | \$4.61 | \$6.98 | \$11.66 | \$16.02 | \$30.44 | \$52.90 |
| \$50,000 | \$2.05 | \$2.05 | \$2.05 | \$2.58 | \$2.85 | \$3.58 | \$5.13 | \$7.75 | \$12.95 | \$17.80 | \$33.83 | \$58.78 |
| \$55,000 | \$2.26 | \$2.26 | \$2.26 | \$2.83 | \$3.14 | \$3.93 | \$5.64 | \$8.53 | \$14.25 | \$19.58 | \$37.21 | \$64.65 |
| \$60,000 | \$2.46 | \$2.46 | \$2.46 | \$3.09 | \$3.42 | \$4.29 | \$6.15 | \$9.30 | \$15.54 | \$21.36 | \$40.59 | \$70.53 |
| \$65,000 | \$2.67 | \$2.67 | \$2.67 | \$3.35 | \$3.71 | \$4.65 | \$6.66 | \$10.08 | \$16.84 | \$23.14 | \$43.97 | \$76.41 |
| \$70,000 | \$2.87 | \$2.87 | \$2.87 | \$3.61 | \$3.99 | \$5.01 | \$7.18 | \$10.85 | \$18.13 | \$24.92 | \$47.36 | \$82.29 |
| \$75,000 | \$3.08 | \$3.08 | \$3.08 | \$3.86 | \$4.28 | \$5.36 | \$7.69 | \$11.63 | \$19.43 | \$26.70 | \$50.74 | \$88.16 |
| \$80,000 | \$3.28 | \$3.28 | \$3.28 | \$4.12 | \$4.56 | \$5.72 | \$8.20 | \$12.40 | \$20.72 | \$28.48 | \$54.12 | \$94.04 |
| \$85,000 | \$3.49 | \$3.49 | \$3.49 | \$4.38 | \$4.85 | \$6.08 | \$8.71 | \$13.18 | \$22.02 | \$30.26 | \$57.50 | \$99.92 |
| \$90,000 | \$3.69 | \$3.69 | \$3.69 | \$4.64 | \$5.13 | \$6.44 | \$9.23 | \$13.95 | \$23.31 | \$32.04 | \$60.89 | \$105.80 |
| \$95,000 | \$3.90 | \$3.90 | \$3.90 | \$4.89 | \$5.42 | \$6.79 | \$9.74 | \$14.73 | \$24.61 | \$33.82 | \$64.27 | \$111.67 |
| \$100,000 | \$4.10 | \$4.10 | \$4.10 | \$5.15 | \$5.70 | \$7.15 | \$10.25 | \$15.50 | \$25.90 | \$35.60 | \$67.65 | \$117.55 |

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