

EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST

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/AD&D Insurance

Employee Benefit: **Options of \$10,000 - \$25,000 - \$50,000 - \$75,000 - \$100,000 or \$10,000 increments to a maximum of \$500,000, not to exceed 5 times annual salary**

Spouse Benefit: **\$5,000 to \$250,000, in increments of \$2,500, not to exceed 50% of the employee benefit**

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

Guarantee Issue

Employee **\$ 100,000** (Under age 60)
Spouse **\$ 37,500** (Under age 60)

Child Coverage (Life coverage only)

Live birth to 14 days: **\$0**
15 days to age 19 (25 if full-time student) **\$5,000 or \$10,000**

Life/AD&D benefits reduce by 50% of the original amount at age 70.

EMPLOYEE & SPOUSE Supplemental Life/AD&D Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.085
20-24	\$0.085
25-29	\$0.095
30-34	\$0.105
35-39	\$0.135
40-44	\$0.195
45-49	\$0.305
50-54	\$0.495
55-59	\$0.795
60-64	\$0.985
65-69	\$1.685
70-74	\$1.685
75+	\$1.685

Dependent Life (Children) Monthly Premium per Family	
\$5,000	\$0.47
\$10,000	\$0.94

EMPLOYEE - Supplemental Life/AD&D Insurance

Monthly 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	
\$10,000	\$0.85	\$0.85	\$0.95	\$1.05	\$1.35	\$1.95	\$3.05	\$4.95	\$7.95	\$9.85	\$16.85	\$16.85	
\$25,000	\$2.13	\$2.13	\$2.38	\$2.63	\$3.38	\$4.88	\$7.63	\$12.38	\$19.88	\$24.63	\$42.13	\$42.13	
\$50,000	\$4.25	\$4.25	\$4.75	\$5.25	\$6.75	\$9.75	\$15.25	\$24.75	\$39.75	\$49.25	\$84.25	\$84.25	
\$75,000	\$6.38	\$6.38	\$7.13	\$7.88	\$10.13	\$14.63	\$22.88	\$37.13	\$59.63	\$73.88	\$126.38	\$126.38	
\$100,000	\$8.50	\$8.50	\$9.50	\$10.50	\$13.50	\$19.50	\$30.50	\$49.50	\$79.50	\$98.50	\$168.50	\$168.50	

SPOUSE - Supplemental Life/AD&D Insurance

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	\$0.43	\$0.43	\$0.48	\$0.53	\$0.68	\$0.98	\$1.53	\$2.48	\$3.98	\$4.93	\$8.43	\$8.43	
\$10,000	\$0.85	\$0.85	\$0.95	\$1.05	\$1.35	\$1.95	\$3.05	\$4.95	\$7.95	\$9.85	\$16.85	\$16.85	
\$25,000	\$2.13	\$2.13	\$2.38	\$2.63	\$3.38	\$4.88	\$7.63	\$12.38	\$19.88	\$24.63	\$42.13	\$42.13	
\$30,000	\$2.55	\$2.55	\$2.85	\$3.15	\$4.05	\$5.85	\$9.15	\$14.85	\$23.85	\$29.55	\$50.55	\$50.55	
\$35,000	\$2.98	\$2.98	\$3.33	\$3.68	\$4.73	\$6.83	\$10.68	\$17.33	\$27.83	\$34.48	\$58.98	\$58.98	
\$37,500	\$3.19	\$3.19	\$3.56	\$3.94	\$5.06	\$7.31	\$11.44	\$18.56	\$29.81	\$36.94	\$63.19	\$63.19	