

Supplemental Life and AD&D
PREMIUM RATE GRID



**BlueCross BlueShield
of Illinois**

Egyptian Area Schools Employee Benefit Trust- F019133

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: **Option 1: Choice of \$10,000, \$25,000, \$50,000, \$75,000, \$100,000 or Option 2: You may choose an amount in \$10,000 increments to a max of \$500,000 (not to exceed 5 times Annual Earnings)**

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

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

Guarantee Issue*

Employee **Under age 60: \$100,000; Age 60-69: \$25,000; Age 70+: \$0**
Spouse **Under Employee age 60: \$37,500; Employee age 60+: \$0**

* APPLIES TO NEW HIRES

Child Coverage (Life Only)

Birth to 14 days: **\$0**
15 days age 26: **\$5,000 or \$10,000**

Employee/Spouse Life and AD&D benefits reduce by 50% of the original amount at age 70.
Benefits terminate at retirement.

Supplemental Life/AD&D Insurance

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

EMPLOYEE Benefit Amount	EMPLOYEE ATTAINED AGE										
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$10,000	\$0.80	\$0.80	\$0.80	\$1.00	\$1.20	\$1.80	\$3.00	\$4.80	\$7.80	\$9.80	\$16.80
\$25,000	\$2.00	\$2.00	\$2.00	\$2.50	\$3.00	\$4.50	\$7.50	\$12.00	\$19.50	\$24.50	\$42.00
\$50,000	\$4.00	\$4.00	\$4.00	\$5.00	\$6.00	\$9.00	\$15.00	\$24.00	\$39.00	\$49.00	\$84.00
\$75,000	\$6.00	\$6.00	\$6.00	\$7.50	\$9.00	\$13.50	\$22.50	\$36.00	\$58.50	\$73.50	\$126.00
\$100,000	\$8.00	\$8.00	\$8.00	\$10.00	\$12.00	\$18.00	\$30.00	\$48.00	\$78.00	\$98.00	\$168.00

SPOUSE

\$5,000	\$0.40	\$0.40	\$0.40	\$0.50	\$0.60	\$0.90	\$1.50	\$2.40	\$3.90	\$4.90	\$8.40
\$10,000	\$0.80	\$0.80	\$0.80	\$1.00	\$1.20	\$1.80	\$3.00	\$4.80	\$7.80	\$9.80	\$16.80
\$15,000	\$1.20	\$1.20	\$1.20	\$1.50	\$1.80	\$2.70	\$4.50	\$7.20	\$11.70	\$14.70	\$25.20
\$20,000	\$1.60	\$1.60	\$1.60	\$2.00	\$2.40	\$3.60	\$6.00	\$9.60	\$15.60	\$19.60	\$33.60
\$25,000	\$2.00	\$2.00	\$2.00	\$2.50	\$3.00	\$4.50	\$7.50	\$12.00	\$19.50	\$24.50	\$42.00
\$30,000	\$2.40	\$2.40	\$2.40	\$3.00	\$3.60	\$5.40	\$9.00	\$14.40	\$23.40	\$29.40	\$50.40
\$35,000	\$2.80	\$2.80	\$2.80	\$3.50	\$4.20	\$6.30	\$10.50	\$16.80	\$27.30	\$34.30	\$58.80
\$37,500	\$3.00	\$3.00	\$3.00	\$3.75	\$4.50	\$6.75	\$11.25	\$18.00	\$29.25	\$36.75	\$63.00

Employee & Spouse Supplemental Life/AD&D Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.080
20-24	\$0.080
25-29	\$0.080
30-34	\$0.100
35-39	\$0.120
40-44	\$0.180
45-49	\$0.300
50-54	\$0.480
55-59	\$0.780
60-64	\$0.980
65+	\$1.680

Dependent Life (Children) Monthly Premium per Family	
Life	
\$5,000	\$0.40
\$10,000	\$0.80

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