



**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	<b>\$150,000</b>
Spouse	<b>\$25,000</b>

\*New Hires only

**Child Coverage**

Birth to 14 days:	<b>\$0</b>
15 days to 6 months:	<b>\$1,000</b>
6 months to age 19: (Student Maximum Age: 23)	<b>\$1,000 to \$10,000 in increments of \$1,000</b>

<b>Employee Supplemental Life/AD&amp;D</b>	
Monthly rates per \$1,000	
<b>Age</b>	<b>Rates</b>
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

  

<b>Dependent Life (Children)</b>	
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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55-59	\$0.518
60-64	\$0.712
65-69	\$1.353
70+	\$2.351

  

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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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