

Supplemental Life and AD&D
PREMIUM RATE GRID



The Rise School of Houston

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 amount may not exceed the amount for which the employee is eligible.

Guarantee Issue*

Employee **\$100,000**
Spouse **\$25,000**

*Assumes 31% participation

Child Coverage

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

Employee
Supplemental Life/AD&D
Monthly rates per \$1,000

Age	Rates
Under 20	\$0.128
20-24	\$0.128
25-29	\$0.128
30-34	\$0.168
35-39	\$0.208
40-44	\$0.248
45-49	\$0.348
50-54	\$0.578
55-59	\$1.048
60-64	\$1.338
65-69	\$2.418
70+	\$3.878

Dependent Life (Children)
Monthly Premium per Family

Life/AD&D	
\$1,000	\$0.34
\$10,000	\$3.42

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	\$0.64	\$0.64	\$0.64	\$0.84	\$1.04	\$1.24	\$1.74	\$2.89	\$5.24	\$6.69	\$12.09	\$19.39
\$20,000	\$1.28	\$1.28	\$1.28	\$1.68	\$2.08	\$2.48	\$3.48	\$5.78	\$10.48	\$13.38	\$24.18	\$38.78
\$30,000	\$1.92	\$1.92	\$1.92	\$2.52	\$3.12	\$3.72	\$5.22	\$8.67	\$15.72	\$20.07	\$36.27	\$58.17
\$40,000	\$2.56	\$2.56	\$2.56	\$3.36	\$4.16	\$4.96	\$6.96	\$11.56	\$20.96	\$26.76	\$48.36	\$77.56
\$50,000	\$3.20	\$3.20	\$3.20	\$4.20	\$5.20	\$6.20	\$8.70	\$14.45	\$26.20	\$33.45	\$60.45	\$96.95
\$60,000	\$3.84	\$3.84	\$3.84	\$5.04	\$6.24	\$7.44	\$10.44	\$17.34	\$31.44	\$40.14	\$72.54	\$116.34
\$70,000	\$4.48	\$4.48	\$4.48	\$5.88	\$7.28	\$8.68	\$12.18	\$20.23	\$36.68	\$46.83	\$84.63	\$135.73
\$80,000	\$5.12	\$5.12	\$5.12	\$6.72	\$8.32	\$9.92	\$13.92	\$23.12	\$41.92	\$53.52	\$96.72	\$155.12
\$90,000	\$5.76	\$5.76	\$5.76	\$7.56	\$9.36	\$11.16	\$15.66	\$26.01	\$47.16	\$60.21	\$108.81	\$174.51
\$100,000	\$6.40	\$6.40	\$6.40	\$8.40	\$10.40	\$12.40	\$17.40	\$28.90	\$52.40	\$66.90	\$120.90	\$193.90
\$150,000	\$9.60	\$9.60	\$9.60	\$12.60	\$15.60	\$18.60	\$26.10	\$43.35	\$78.60	\$100.35	\$181.35	\$290.85
\$200,000	\$12.80	\$12.80	\$12.80	\$16.80	\$20.80	\$24.80	\$34.80	\$57.80	\$104.80	\$133.80	\$241.80	\$387.80
\$250,000	\$16.00	\$16.00	\$16.00	\$21.00	\$26.00	\$31.00	\$43.50	\$72.25	\$131.00	\$167.25	\$302.25	\$484.75
\$300,000	\$19.20	\$19.20	\$19.20	\$25.20	\$31.20	\$37.20	\$52.20	\$86.70	\$157.20	\$200.70	\$362.70	\$581.70
\$350,000	\$22.40	\$22.40	\$22.40	\$29.40	\$36.40	\$43.40	\$60.90	\$101.15	\$183.40	\$234.15	\$423.15	\$678.65
\$400,000	\$25.60	\$25.60	\$25.60	\$33.60	\$41.60	\$49.60	\$69.60	\$115.60	\$209.60	\$267.60	\$483.60	\$775.60
\$450,000	\$28.80	\$28.80	\$28.80	\$37.80	\$46.80	\$55.80	\$78.30	\$130.05	\$235.80	\$301.05	\$544.05	\$872.55
\$500,000	\$32.00	\$32.00	\$32.00	\$42.00	\$52.00	\$62.00	\$87.00	\$144.50	\$262.00	\$334.50	\$604.50	\$969.50

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Child Coverage

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

**Spouse
Supplemental Life/AD&D**

Monthly rates per \$1,000

Age	Rates
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60-64	\$1.338
65-69	\$2.418
70+	\$3.878

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	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	\$0.32	\$0.32	\$0.32	\$0.42	\$0.52	\$0.62	\$0.87	\$1.45	\$2.62	\$3.35	\$6.05	\$9.70
\$10,000	\$0.64	\$0.64	\$0.64	\$0.84	\$1.04	\$1.24	\$1.74	\$2.89	\$5.24	\$6.69	\$12.09	\$19.39
\$15,000	\$0.96	\$0.96	\$0.96	\$1.26	\$1.56	\$1.86	\$2.61	\$4.34	\$7.86	\$10.04	\$18.14	\$29.09
\$20,000	\$1.28	\$1.28	\$1.28	\$1.68	\$2.08	\$2.48	\$3.48	\$5.78	\$10.48	\$13.38	\$24.18	\$38.78
\$25,000	\$1.60	\$1.60	\$1.60	\$2.10	\$2.60	\$3.10	\$4.35	\$7.23	\$13.10	\$16.73	\$30.23	\$48.48
\$30,000	\$1.92	\$1.92	\$1.92	\$2.52	\$3.12	\$3.72	\$5.22	\$8.67	\$15.72	\$20.07	\$36.27	\$58.17
\$35,000	\$2.24	\$2.24	\$2.24	\$2.94	\$3.64	\$4.34	\$6.09	\$10.12	\$18.34	\$23.42	\$42.32	\$67.87
\$40,000	\$2.56	\$2.56	\$2.56	\$3.36	\$4.16	\$4.96	\$6.96	\$11.56	\$20.96	\$26.76	\$48.36	\$77.56
\$45,000	\$2.88	\$2.88	\$2.88	\$3.78	\$4.68	\$5.58	\$7.83	\$13.01	\$23.58	\$30.11	\$54.41	\$87.26
\$50,000	\$3.20	\$3.20	\$3.20	\$4.20	\$5.20	\$6.20	\$8.70	\$14.45	\$26.20	\$33.45	\$60.45	\$96.95
\$55,000	\$3.52	\$3.52	\$3.52	\$4.62	\$5.72	\$6.82	\$9.57	\$15.90	\$28.82	\$36.80	\$66.50	\$106.65
\$60,000	\$3.84	\$3.84	\$3.84	\$5.04	\$6.24	\$7.44	\$10.44	\$17.34	\$31.44	\$40.14	\$72.54	\$116.34
\$65,000	\$4.16	\$4.16	\$4.16	\$5.46	\$6.76	\$8.06	\$11.31	\$18.79	\$34.06	\$43.49	\$78.59	\$126.04
\$70,000	\$4.48	\$4.48	\$4.48	\$5.88	\$7.28	\$8.68	\$12.18	\$20.23	\$36.68	\$46.83	\$84.63	\$135.73
\$75,000	\$4.80	\$4.80	\$4.80	\$6.30	\$7.80	\$9.30	\$13.05	\$21.68	\$39.30	\$50.18	\$90.68	\$145.43
\$80,000	\$5.12	\$5.12	\$5.12	\$6.72	\$8.32	\$9.92	\$13.92	\$23.12	\$41.92	\$53.52	\$96.72	\$155.12
\$90,000	\$5.76	\$5.76	\$5.76	\$7.56	\$9.36	\$11.16	\$15.66	\$26.01	\$47.16	\$60.21	\$108.81	\$174.51
\$100,000	\$6.40	\$6.40	\$6.40	\$8.40	\$10.40	\$12.40	\$17.40	\$28.90	\$52.40	\$66.90	\$120.90	\$193.90