

# Supplemental Term Life



Plan Design for: Dekalb ISD  
 Date Prepared: May 21, 2014  
 For All Active Full-Time Employees working at least 20 hours per week

	Employee	Spouse & Child	
		Spouse <sup>1</sup>	Child <sup>2</sup>
Life Coverage: provides a benefit in the event of death Schedules:	Increments of \$10,000	Increments of \$5,000	Flat Amount: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000
Non Medical Maximum	\$50,000	\$25,000	\$10,000
Overall Benefit Maximum	The lesser of 5 times Your Basic Annual Earnings, or \$500,000	\$100,000	\$10,000
AD&D Coverage: provides a benefit in the event of death or dismemberment resulting from a covered accident Schedules:	No	No	No
AD&D Maximum	N/A	N/A	N/A
Employee Contribution	100%	100%	100%

Employee Age	Employee & Spouse Coverage – Monthly Premium For:						
	\$1,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000	
Under 30							
30-34							
35-39							
40-44							
45-49							
50-54							
55-59							
60-64							
65-69							
70+							

Dependent Child Coverage Monthly Premium For:	
\$1,000	\$0.19
\$2,000	\$0.38
\$4,000	\$0.77
\$5,000	\$0.96
\$10,000	\$1.92

Due to rounding, your actual payroll deduction amount may vary slightly.

1. Spouse amount cannot exceed 50% of the employee's Supplemental Life benefit.
2. Cannot exceed spouse amount.
3. Child benefits for children under 6 months old are limited.