

## Paulding County School District- Voluntary Term Life/AD&D

Paulding County School District has provided an excellent opportunity to purchase group term life insurance on a payroll deduction basis!

\* Employee can purchase up to \$500,000 - not to exceed 6 times his/her salary- Non medical maximum is \$300,000

\* Spouse coverage cannot exceed 100% of employee's coverage amount to a maximum of \$500,000 - Non medical maximum is \$50,000

\* Premium paid for one child covers all your children up to age 19 (26 if full-time student)

\* Coverage is portable at same rates if you terminate employment

### EMPLOYEE - (Monthly Cost)

AGE	\$1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
0-24	\$0.051	\$0.51	\$1.02	\$1.53	\$2.04	\$2.55	\$3.06	\$3.57	\$4.08	\$4.59	\$5.10
25-29	\$0.061	\$0.61	\$1.22	\$1.83	\$2.44	\$3.05	\$3.66	\$4.27	\$4.88	\$5.49	\$6.10
30-34	\$0.081	\$0.81	\$1.62	\$2.43	\$3.24	\$4.05	\$4.86	\$5.67	\$6.48	\$7.29	\$8.10
35-39	\$0.092	\$0.92	\$1.84	\$2.76	\$3.68	\$4.60	\$5.52	\$6.44	\$7.36	\$8.28	\$9.20
40-44	\$0.102	\$1.02	\$2.04	\$3.06	\$4.08	\$5.10	\$6.12	\$7.14	\$8.16	\$9.18	\$10.20
45-49	\$0.153	\$1.53	\$3.06	\$4.59	\$6.12	\$7.65	\$9.18	\$10.71	\$12.14	\$13.77	\$15.30
50-54	\$0.235	\$2.35	\$4.70	\$7.05	\$9.40	\$11.75	\$14.10	\$16.45	\$18.80	\$21.15	\$23.50
55-59	\$0.439	\$4.39	\$8.78	\$13.17	\$17.56	\$21.95	\$26.34	\$30.73	\$35.12	\$39.51	\$43.90
60-64	\$0.673	\$6.73	\$13.46	\$20.19	\$26.92	\$33.65	\$40.38	\$47.11	\$53.84	\$60.57	\$67.30
65-69	\$1.295	\$12.95	\$25.90	\$38.85	\$51.80	\$64.75	\$77.70	\$90.65	\$103.60	\$116.55	\$129.50
70-74	\$2.100	\$21.00	\$42.00	\$63.00	\$84.00	\$105.00	\$126.00	\$147.00	\$168.00	\$189.00	\$210.00
75+	\$2.100	\$21.00	\$42.00	\$63.00	\$84.00	\$105.00	\$126.00	\$147.00	\$168.00	\$189.00	\$210.00

### SPOUSE (Monthly Cost)

AGE	\$1,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
0-24	\$0.051	\$0.26	\$0.51	\$0.77	\$1.02	\$1.28	\$1.53	\$1.79	\$2.04	\$2.30	\$2.55
0-29	\$0.061	\$0.31	\$0.61	\$0.92	\$1.22	\$1.53	\$1.83	\$2.14	\$2.44	\$2.75	\$3.05
30-34	\$0.081	\$0.41	\$0.81	\$1.22	\$1.62	\$2.03	\$2.43	\$2.84	\$3.24	\$3.65	\$4.05
35-39	\$0.092	\$0.46	\$0.92	\$1.38	\$1.84	\$2.30	\$2.76	\$3.22	\$3.68	\$4.14	\$4.60
40-44	\$0.102	\$0.51	\$1.02	\$1.53	\$2.04	\$2.55	\$3.06	\$3.57	\$4.08	\$4.59	\$5.10
45-49	\$0.153	\$0.77	\$1.53	\$2.30	\$3.06	\$3.83	\$4.59	\$5.36	\$6.12	\$6.89	\$7.65
50-54	\$0.235	\$1.18	\$2.35	\$3.53	\$4.70	\$5.88	\$7.05	\$8.23	\$9.40	\$10.58	\$11.75
55-59	\$0.439	\$2.20	\$4.39	\$6.59	\$8.78	\$10.98	\$13.17	\$15.37	\$17.56	\$19.77	\$21.95
60-64	\$0.673	\$3.37	\$6.73	\$10.10	\$13.46	\$16.83	\$20.19	\$23.56	\$26.92	\$30.29	\$33.65
65-69	\$1.295	\$6.48	\$12.95	\$19.43	\$25.90	\$32.38	\$38.85	\$45.33	\$51.80	\$58.28	\$64.75
70-74	\$2.100	\$10.50	\$21.00	\$31.50	\$42.00	\$52.50	\$63.00	\$73.50	\$84.00	\$94.50	\$105.00
75+	\$2.100	\$10.50	\$21.00	\$31.50	\$42.00	\$52.50	\$63.00	\$73.50	\$84.00	\$94.50	\$105.00

### CHILD(REN) (Monthly Cost)

BENEFIT	PREMIUM
\$2,000	\$0.30
\$4,000	\$0.60
\$6,000	\$0.90
\$8,000	\$1.20
\$10,000	\$1.50

### Voluntary AD&D rate

Employee	\$0.20	\$10,000
Spouse	\$0.10	\$5,000
Child	\$0.04	\$2,000

The premiums illustrated above are an estimate. Actual deductions may vary slightly due to rounding and payroll frequency.

