

# MONOMOY REGIONAL SCHOOL DISTRICT

**Must have Basic Life to sign up for Optional Life**

## GUARANTEED ISSUE AMOUNTS

AGE	Under 60	60 - 69	70 & Over
Employee	\$ 100,000	\$ 40,000	\$20,000
Spouse	\$ 50,000	\$ 20,000	Not Eligible
Dependent	\$5,000 OR \$10,000		

## MONTHLY PREMIUM

Age	Monthly Premium Rate per 1,000	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	<b>**100,000**</b>
<35	<b>\$0.12</b>	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	<b>\$12.00</b>
35-39	<b>\$0.16</b>	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00	\$9.60	\$11.20	\$12.80	\$14.40	<b>\$16.00</b>
40-44	<b>\$0.23</b>	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	<b>\$23.00</b>
45-49	<b>\$0.35</b>	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50	<b>\$35.00</b>
50-54	<b>\$0.55</b>	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50	\$33.00	\$38.50	\$44.00	\$49.50	<b>\$55.00</b>
55-59	<b>\$0.89</b>	\$8.90	\$17.80	\$26.70	\$35.60	\$44.50	\$53.40	\$62.30	\$71.20	\$80.10	<b>\$89.00</b>
60-64	<b>\$1.28</b>	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00	\$76.80	\$89.60	\$102.40	\$115.20	<b>\$128.00</b>
65-69	<b>\$2.12</b>	\$21.20	\$42.40	\$63.60	\$84.80	\$106.00	\$127.20	\$148.40	\$169.60	\$190.80	<b>\$212.00</b>

\*\*\*\*EMPLOYEE MUST HAVE COVERAGE IN ORDER TO INSURE SPOUSE AND/OR CHILDREN\*\*\*\*

- EMPLOYEE LIFE = \$10,000 TO A MAXIMUM OF \$500,000 (NOT TO EXCEED 5 TIMES SALARY)
- SPOUSE LIFE = \$5,000 TO A MAXIMUM OF \$100,000 (NOT TO EXCEED 50% OF EMPLOYEE BENEFIT)
- \* DEPENDENT (LIFE ONLY) = \$5,000 TO AGE 19 OR 25 IF FULL TIME STUDENT (\$.95)  
\$10,000 TO AGE 19 OR 25 IF FULL TIME STUDENT (\$1.90)

Applicants requesting insurance amounts over the guaranteed issue amount will require an Evidence of Insurability Form and Authorization to Release Medical Information. These forms will need to accompany the application .