

MONOMOY REGIONAL SCHOOL DISTRICT

Must have Basic Life to sign up for Optional Life

MONTHLY PREMIUM

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

****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.