

J STERLING MORTON HIGH SCHOOL DISTRICT 201

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, you have satisfied any waiting period and you are enrolled in Group Term Life

Supplemental Life/AD&D Insurance

Employee Benefit: **\$10,000 - \$1,000,000 in \$10,000 increments to a maximum of 6 times your salary, whichever is less.**

Spouse Benefit: **\$5,000 - \$250,000 in \$5,000 increments, but not to exceed 50% of the employee's supplemental life amount.**

Guarantee Issue

Employee	\$	150,000
Spouse	\$	50,000
Child	\$	10,000

Child Coverage

Live birth to 14 days:	\$0
Ages 15 days to 6 months:	\$500
Age 6 months to age 19 (to 25 if full-time student):	\$5,000 or \$10,000

EMPLOYEE/SPOUSE

Supplemental Life

Monthly rates per \$1,000

<u>Age</u>	<u>Rates</u>
15-24	\$0.050
25-29	\$0.060
30-34	\$0.080
35-39	\$0.090
40-44	\$0.136
45-49	\$0.191
50-54	\$0.345
55-59	\$0.618
60-64	\$0.909
65-69	\$1.536
70-74	\$2.718
75-79	\$4.691
80-84	\$7.682
85-89	\$9.900
90-94	\$19.200
95+	\$55.755

Supplemental AD&D

Monthly rates per \$1,000

Employee	\$0.027
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Dependent Life (Children)

Monthly rates per \$1,000

\$0.164

Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations. For internal use only: Policy number FDL1-504-707

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