

## Columbia Heights Public Schools 2024-2025 Cost Sheet

### Supplemental Life Insurance – 100% Employee Paid

Full-Time Employees - .75 FTE or greater

| Age (as of renewal) | Rate per \$1,000 |
|---------------------|------------------|
| Under 30            | \$0.06           |
| 30-34               | \$0.07           |
| 35-39               | \$0.09           |
| 40-44               | \$0.13           |
| 45-49               | \$0.18           |
| 50-54               | \$0.29           |
| 55-59               | \$0.59           |
| 60-64               | \$0.81           |
| 65-69               | \$1.75           |
| 70+                 | \$4.50           |

- Must be elected in \$10,000 increments, up to a maximum of \$300,000.
- Spouse coverage may only be elected when an amount is elected for employee, and cannot exceed 50% of employee amount.
- Benefit amounts may be subject to Evidence of Insurability and/or age, and maximum amounts vary. Please refer to your Certificate of Insurance for specific plan information.

### Dependent Life – 100% Employee Paid

Full-Time Employees - .75 FTE or greater

|                     |                     |
|---------------------|---------------------|
| Dependent Life      | \$2.97 per unit     |
| Child Optional Life | \$0.123 per \$1,000 |

- Child Optional Life benefit amounts available:
  - \$2,500
  - \$5,000
  - \$10,000

### Voluntary AD&D – 100% Employee Paid

Full-Time Employees - .75 FTE or greater

|               |                   |
|---------------|-------------------|
| Employee Only | \$0.029 / \$1,000 |
| Family        | \$0.04 / \$1,000  |

- Refer to Certificate of Insurance for specific plan information.

\*\*Employees less than .75 FTE, please refer to your Master Agreement for eligibility information.