

2020-2021 Monthly Optional Insurance Rates

Disability

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| Classified / ESP |
| Short Term Disability - Plan 14 Premium = your average month wage x 0.00267 |
| Long Term Disability - Plan 6 Premium = your average month wage x 0.00553 |

Licensed

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| Short Term Disability - Plan 7 Premium = your average month wage x 0.00154 |
| Long Term Disability - Plan 17 - MANDATORY Premium = your average month wage x 0.00353 |

Confidential

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| Short Term Disability - Plan 13 Premium = your average month wage x 0.00270 |
| Long Term Disability - Plan 5 Premium = your average month wage x 0.00447 |

Professional Technical

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| Short Term Disability - Plan 14 Premium = your average month wage x 0.00299 |
| Long Term Disability - Plan 6 Premium = your average month wage x 0.00553 |

Administrator

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| Short Term Disability - Plan 13 Premium = your average month wage x 0.00270 |
| Long Term Disability - Plan 5 Premium = your average month wage x 0.00447 |

Optional Life Insurance Plans

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| Optional Employee Life Plan | | |
| Rate per \$10,000 of benefit \$10,000 - \$500,000 Max Benefit | | |
| | Tobacco Usage | |
| Age as of each October 1 | No Tob | Use Tob |
| Under 25 | \$0.34 | \$0.50 |
| 25-29 | \$0.38 | \$0.60 |
| 30-34 | \$0.43 | \$0.80 |
| 35-39 | \$0.60 | \$0.90 |
| 40-44 | \$0.85 | \$1.22 |
| 45-49 | \$1.28 | \$1.80 |
| 50-54 | \$1.96 | \$2.75 |
| 55-59 | \$3.66 | \$5.04 |
| 60-64 | \$5.61 | \$7.68 |
| 65-69 | \$10.80 | \$14.47 |
| 70-74 | \$12.58 | \$20.60 |
| 75+ | \$17.51 | \$22.44 |

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| Optional Employee AD&D |
| \$10,000 - \$500,000 Max Benefit |
| Rate per \$10,000 of Benefit = \$0.20 |

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| Optional Child Life/AD&D |
| \$2,000 - \$10,000 Max Benefit |
| Rate per \$2000 of benefit (Life) = \$0.10 |
| Rate per \$2000 of benefit (AD&D) = \$0.04 |

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| Optional Spouse Life Plan | | |
| Rate per \$10,000 of benefit \$10,000 - \$500,000 Max Benefit | | |
| | Tobacco Usage | |
| Age as of each October 1 | No Tob | Use Tob |
| Under 25 | \$0.47 | \$0.68 |
| 25-29 | \$0.56 | \$0.80 |
| 30-34 | \$0.75 | \$1.07 |
| 35-39 | \$0.85 | \$1.22 |
| 40-44 | \$1.00 | \$1.49 |
| 45-49 | \$1.50 | \$2.27 |
| 50-54 | \$2.30 | \$3.34 |
| 55-59 | \$4.25 | \$5.88 |
| 60-64 | \$6.42 | \$8.80 |
| 65-69 | \$12.27 | \$16.46 |
| 70-74 | \$14.71 | \$20.60 |
| 75+ | \$20.60 | \$43.54 |

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| Optional Spouse AD&D |
| \$10,000 - \$500,000 Max Benefit |
| Rate per \$10,000 of Benefit = \$0.20 |

PLEASE NOTE: District Contribution does not pay for any optional insurances. All optional insurances are Employee Paid.