

2021-2022 Monthly Optional Insurance Rates

Disability

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

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

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

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

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

Optional Employee Life Plan		
Rate per \$10,000 of benefit \$10,000 - \$500,000 Max Benefit		
	Tobacco Usage	
	No Tob	Use Tob
Age as of each October 1		
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

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

Optional Spouse Life Plan		
Rate per \$10,000 of benefit \$10,000 - \$500,000 Max Benefit		
	Tobacco Usage	
	No Tob	Use Tob
Age as of each October 1		
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

Optional Spouse AD&D \$10,000 - \$500,000 Max Benefit Rate per \$10,000 of Benefit = \$0.20
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PLEASE NOTE: District Contribution does not pay for any optional insurances. All optional insurances are Employee Paid.