

CITY OF MISSION, TEXAS

Eligibility

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

Supplemental Life Insurance

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments.**
 Spouse Benefit: **\$5,000 - \$250,000 in \$5,000 increments, not to exceed 50% of the employee benefit.**

Note: Spouse may not have coverage unless the employee has coverage.

Guarantee Issue*

Employee	\$	150,000
Spouse	\$	30,000

*Assumes 65% participation

Child Coverage

Live birth to 14 days:	\$250
Ages 15 days to 6 months:	\$250
Age 6 months to age 26:	\$10,000

Life benefits reduce by 35% of the original amount at age 65 and further reduce by 55% at age 70 of the original amount, and further reduce by 70% of the original amount at age 75, and further reduce by 80% of the original amount at age 80 and further reduce by 85% of the original amount at age 90.

EMPLOYEE	
Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.099
20-24	\$0.099
25-29	\$0.099
30-34	\$0.099
35-39	\$0.135
40-44	\$0.189
45-49	\$0.288
50-54	\$0.441
55-59	\$0.720
60-64	\$0.954
65-69	\$1.629
70-74	\$2.898
75+	\$11.007

Dependent Life (Children)	
Monthly Premium per Family	
Life	
\$10,000	\$1.80

Supplemental Life Insurance

Semi-Monthly Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount		ATTAINED AGE												
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000		\$0.50	\$0.50	\$0.50	\$0.50	\$0.68	\$0.95	\$1.44	\$2.21	\$3.60	\$4.77	\$8.15	\$14.49	\$55.04
\$20,000		\$0.99	\$0.99	\$0.99	\$0.99	\$1.35	\$1.89	\$2.88	\$4.41	\$7.20	\$9.54	\$16.29	\$28.98	\$110.07
\$30,000		\$1.49	\$1.49	\$1.49	\$1.49	\$2.03	\$2.84	\$4.32	\$6.62	\$10.80	\$14.31	\$24.44	\$43.47	\$165.11
\$40,000		\$1.98	\$1.98	\$1.98	\$1.98	\$2.70	\$3.78	\$5.76	\$8.82	\$14.40	\$19.08	\$32.58	\$57.96	\$220.14
\$50,000		\$2.48	\$2.48	\$2.48	\$2.48	\$3.38	\$4.73	\$7.20	\$11.03	\$18.00	\$23.85	\$40.73	\$72.45	\$275.18
\$60,000		\$2.97	\$2.97	\$2.97	\$2.97	\$4.05	\$5.67	\$8.64	\$13.23	\$21.60	\$28.62	\$48.87	\$86.94	\$330.21
\$70,000		\$3.47	\$3.47	\$3.47	\$3.47	\$4.73	\$6.62	\$10.08	\$15.44	\$25.20	\$33.39	\$57.02	\$101.43	\$385.25
\$80,000		\$3.96	\$3.96	\$3.96	\$3.96	\$5.40	\$7.56	\$11.52	\$17.64	\$28.80	\$38.16	\$65.16	\$115.92	\$440.28
\$90,000		\$4.46	\$4.46	\$4.46	\$4.46	\$6.08	\$8.51	\$12.96	\$19.85	\$32.40	\$42.93	\$73.31	\$130.41	\$495.32
\$100,000		\$4.95	\$4.95	\$4.95	\$4.95	\$6.75	\$9.45	\$14.40	\$22.05	\$36.00	\$47.70	\$81.45	\$144.90	\$550.35
\$110,000		\$5.45	\$5.45	\$5.45	\$5.45	\$7.43	\$10.40	\$15.84	\$24.26	\$39.60	\$52.47	\$89.60	\$159.39	\$605.39
\$120,000		\$5.94	\$5.94	\$5.94	\$5.94	\$8.10	\$11.34	\$17.28	\$26.46	\$43.20	\$57.24	\$97.74	\$173.88	\$660.42
\$130,000		\$6.44	\$6.44	\$6.44	\$6.44	\$8.78	\$12.29	\$18.72	\$28.67	\$46.80	\$62.01	\$105.89	\$188.37	\$715.46
\$140,000		\$6.93	\$6.93	\$6.93	\$6.93	\$9.45	\$13.23	\$20.16	\$30.87	\$50.40	\$66.78	\$114.03	\$202.86	\$770.49
\$150,000		\$7.43	\$7.43	\$7.43	\$7.43	\$10.13	\$14.18	\$21.60	\$33.08	\$54.00	\$71.55	\$122.18	\$217.35	\$825.53
\$200,000		\$9.90	\$9.90	\$9.90	\$9.90	\$13.50	\$18.90	\$28.80	\$44.10	\$72.00	\$95.40	\$162.90	\$289.80	\$1,100.70
\$250,000		\$12.38	\$12.38	\$12.38	\$12.38	\$16.88	\$23.63	\$36.00	\$55.13	\$90.00	\$119.25	\$203.63	\$362.25	\$1,375.88
\$300,000		\$14.85	\$14.85	\$14.85	\$14.85	\$20.25	\$28.35	\$43.20	\$66.15	\$108.00	\$143.10	\$244.35	\$434.70	\$1,651.05
\$350,000		\$17.33	\$17.33	\$17.33	\$17.33	\$23.63	\$33.08	\$50.40	\$77.18	\$126.00	\$166.95	\$285.08	\$507.15	\$1,926.23
\$400,000		\$19.80	\$19.80	\$19.80	\$19.80	\$27.00	\$37.80	\$57.60	\$88.20	\$144.00	\$190.80	\$325.80	\$579.60	\$2,201.40
\$450,000		\$22.28	\$22.28	\$22.28	\$22.28	\$30.38	\$42.53	\$64.80	\$99.23	\$162.00	\$214.65	\$366.53	\$652.05	\$2,476.58
\$500,000		\$24.75	\$24.75	\$24.75	\$24.75	\$33.75	\$47.25	\$72.00	\$110.25	\$180.00	\$238.50	\$407.25	\$724.50	\$2,751.75

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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Note: Spouse may not have coverage unless the employee has coverage.

Guarantee Issue*

Employee	\$	150,000
Spouse	\$	30,000

*Assumes 65% participation

Child Coverage

Live birth to 14 days:	\$250
Ages 15 days to 6 months:	\$250
Age 6 months to age 26:	\$10,000

Life benefits reduce by 35% of the original amount at age 65 and further reduce by 55% at age 70 of the original amount, and further reduce by 70% of the original amount at age 75, and further reduce by 80% of the original amount at age 80 and further reduce by 85% of the original amount at age 90.

SPOUSE	
Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.099
20-24	\$0.099
25-29	\$0.099
30-34	\$0.099
35-39	\$0.135
40-44	\$0.189
45-49	\$0.288
50-54	\$0.441
55-59	\$0.720
60-64	\$0.954
65-69	\$1.629
70-74	\$2.898
75+	\$11.007

Dependent Life (Children)	
Monthly Premium per Family	
Life	
\$10,000	\$1.80

Supplemental Life Insurance

NOTE: Spouse's premium is based on Employee's age.

Semi-Monthly Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	ATTAINED AGE												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.25	\$0.25	\$0.25	\$0.25	\$0.34	\$0.47	\$0.72	\$1.10	\$1.80	\$2.39	\$4.07	\$7.25	\$27.52
\$10,000	\$0.50	\$0.50	\$0.50	\$0.50	\$0.68	\$0.95	\$1.44	\$2.21	\$3.60	\$4.77	\$8.15	\$14.49	\$55.04
\$15,000	\$0.74	\$0.74	\$0.74	\$0.74	\$1.01	\$1.42	\$2.16	\$3.31	\$5.40	\$7.16	\$12.22	\$21.74	\$82.55
\$20,000	\$0.99	\$0.99	\$0.99	\$0.99	\$1.35	\$1.89	\$2.88	\$4.41	\$7.20	\$9.54	\$16.29	\$28.98	\$110.07
\$25,000	\$1.24	\$1.24	\$1.24	\$1.24	\$1.69	\$2.36	\$3.60	\$5.51	\$9.00	\$11.93	\$20.36	\$36.23	\$137.59
\$30,000	\$1.49	\$1.49	\$1.49	\$1.49	\$2.03	\$2.84	\$4.32	\$6.62	\$10.80	\$14.31	\$24.44	\$43.47	\$165.11
\$35,000	\$1.73	\$1.73	\$1.73	\$1.73	\$2.36	\$3.31	\$5.04	\$7.72	\$12.60	\$16.70	\$28.51	\$50.72	\$192.62
\$40,000	\$1.98	\$1.98	\$1.98	\$1.98	\$2.70	\$3.78	\$5.76	\$8.82	\$14.40	\$19.08	\$32.58	\$57.96	\$220.14
\$45,000	\$2.23	\$2.23	\$2.23	\$2.23	\$3.04	\$4.25	\$6.48	\$9.92	\$16.20	\$21.47	\$36.65	\$65.21	\$247.66
\$50,000	\$2.48	\$2.48	\$2.48	\$2.48	\$3.38	\$4.73	\$7.20	\$11.03	\$18.00	\$23.85	\$40.73	\$72.45	\$275.18
\$55,000	\$2.72	\$2.72	\$2.72	\$2.72	\$3.71	\$5.20	\$7.92	\$12.13	\$19.80	\$26.24	\$44.80	\$79.70	\$302.69
\$60,000	\$2.97	\$2.97	\$2.97	\$2.97	\$4.05	\$5.67	\$8.64	\$13.23	\$21.60	\$28.62	\$48.87	\$86.94	\$330.21
\$65,000	\$3.22	\$3.22	\$3.22	\$3.22	\$4.39	\$6.14	\$9.36	\$14.33	\$23.40	\$31.01	\$52.94	\$94.19	\$357.73
\$70,000	\$3.47	\$3.47	\$3.47	\$3.47	\$4.73	\$6.62	\$10.08	\$15.44	\$25.20	\$33.39	\$57.02	\$101.43	\$385.25
\$75,000	\$3.71	\$3.71	\$3.71	\$3.71	\$5.06	\$7.09	\$10.80	\$16.54	\$27.00	\$35.78	\$61.09	\$108.68	\$412.76
\$100,000	\$4.95	\$4.95	\$4.95	\$4.95	\$6.75	\$9.45	\$14.40	\$22.05	\$36.00	\$47.70	\$81.45	\$144.90	\$550.35
\$125,000	\$6.19	\$6.19	\$6.19	\$6.19	\$8.44	\$11.81	\$18.00	\$27.56	\$45.00	\$59.63	\$101.81	\$181.13	\$687.94
\$150,000	\$7.43	\$7.43	\$7.43	\$7.43	\$10.13	\$14.18	\$21.60	\$33.08	\$54.00	\$71.55	\$122.18	\$217.35	\$825.53
\$175,000	\$8.66	\$8.66	\$8.66	\$8.66	\$11.81	\$16.54	\$25.20	\$38.59	\$63.00	\$83.48	\$142.54	\$253.58	\$963.11
\$200,000	\$9.90	\$9.90	\$9.90	\$9.90	\$13.50	\$18.90	\$28.80	\$44.10	\$72.00	\$95.40	\$162.90	\$289.80	\$1,100.70
\$225,000	\$11.14	\$11.14	\$11.14	\$11.14	\$15.19	\$21.26	\$32.40	\$49.61	\$81.00	\$107.33	\$183.26	\$326.03	\$1,238.29
\$250,000	\$12.38	\$12.38	\$12.38	\$12.38	\$16.88	\$23.63	\$36.00	\$55.13	\$90.00	\$119.25	\$203.63	\$362.25	\$1,375.88

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