

CITY OF CORPUS CHRISTI - F022702 - Option 2

Eligibility

All eligible, active full time employees enrolled in Supplementa Life
Option 1 and all active full time Firefighters

Supplemental Life

Employee Benefit: **\$25,000 to \$300,000 in \$25,000 increments.**

Spouse Benefit: **\$25,000 to \$50,000 in \$25,000 increments.**
(not to exceed the employee's total Supplemental Life benefit)

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

The Spouse amount may not exceed the amount for which the employee is eligible.

Guarantee Issue*

Employee	\$300,000
Spouse	\$50,000

***NEW HIRES ONLY**

Child Coverage

Birth to 15 days:	\$1,000
15 days to 6 months:	\$1,000
6 months to age 26:	\$5,000 to \$10,000 in increments of \$5,000

Life and AD&D benefits reduce to 65% of the original amount at age 65 and further reduce to 40% of the original amount at age 70, to 30% of the original amount at age 75, and to 20% of the original amount at age 80. All reductions take place on the October 1st coincident with or next following the birthday.

Supplemental Life

Premium Cost (Based on 12 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
\$25,000	\$1.60	\$1.60	\$1.60	\$2.13	\$2.38	\$2.63	\$3.93	\$7.10	\$12.83	\$17.30	\$33.20	\$53.83
\$50,000	\$3.20	\$3.20	\$3.20	\$4.25	\$4.75	\$5.25	\$7.85	\$14.20	\$25.65	\$34.60	\$66.40	\$107.65
\$75,000	\$4.80	\$4.80	\$4.80	\$6.38	\$7.13	\$7.88	\$11.78	\$21.30	\$38.48	\$51.90	\$99.60	\$161.48
\$100,000	\$6.40	\$6.40	\$6.40	\$8.50	\$9.50	\$10.50	\$15.70	\$28.40	\$51.30	\$69.20	\$132.80	\$215.30
\$125,000	\$8.00	\$8.00	\$8.00	\$10.63	\$11.88	\$13.13	\$19.63	\$35.50	\$64.13	\$86.50	\$166.00	\$269.13
\$150,000	\$9.60	\$9.60	\$9.60	\$12.75	\$14.25	\$15.75	\$23.55	\$42.60	\$76.95	\$103.80	\$199.20	\$322.95
\$175,000	\$11.20	\$11.20	\$11.20	\$14.88	\$16.63	\$18.38	\$27.48	\$49.70	\$89.78	\$121.10	\$232.40	\$376.78
\$200,000	\$12.80	\$12.80	\$12.80	\$17.00	\$19.00	\$21.00	\$31.40	\$56.80	\$102.60	\$138.40	\$265.60	\$430.60
\$225,000	\$14.40	\$14.40	\$14.40	\$19.13	\$21.38	\$23.63	\$35.33	\$63.90	\$115.43	\$155.70	\$298.80	\$484.43
\$250,000	\$16.00	\$16.00	\$16.00	\$21.25	\$23.75	\$26.25	\$39.25	\$71.00	\$128.25	\$173.00	\$332.00	\$538.25
\$275,000	\$17.60	\$17.60	\$17.60	\$23.38	\$26.13	\$28.88	\$43.18	\$78.10	\$141.08	\$190.30	\$365.20	\$592.08
\$300,000	\$19.20	\$19.20	\$19.20	\$25.50	\$28.50	\$31.50	\$47.10	\$85.20	\$153.90	\$207.60	\$398.40	\$645.90

Employee Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.064
20-24	\$0.064
25-29	\$0.064
30-34	\$0.085
35-39	\$0.095
40-44	\$0.105
45-49	\$0.157
50-54	\$0.284
55-59	\$0.513
60-64	\$0.692
65-69	\$1.328
70-74	\$2.153
75+	\$5.990

Dependent Life (Children)	
Monthly Premium per Family	
Life	
\$5,000	\$0.13
\$10,000	\$0.26

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\$50,000	\$3.20	\$3.20	\$3.20	\$4.25	\$4.75	\$5.25	\$7.85	\$14.20	\$25.65	\$34.60	\$66.40	\$107.65

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