

**McAllen ISD Group Term Life Insurance Program Rates  
Insured by Lafayette Life Insurance Company**

**Voluntary Group Term Life Program**

**Guarantee Issue:**                      **Employee: \$250,000 (Increments of \$5,000)**  
**Maximum: Not to exceed 7x earning or \$500,000**  
**Spouse \$60,000 (Increments of \$5,000)**  
**Maximum: Not to exceed \$250,000 or 50% of the employee benefit**  
**Spouse rate based on employee date of birth**

		<b>Examples: Coverage Amount</b>						
<b>Age Band</b>	<b>Rate/\$1,000</b>	<b>\$20,000</b>	<b>\$50,000</b>	<b>\$60,000</b>	<b>\$100,000</b>	<b>\$150,000</b>	<b>\$175,000</b>	<b>\$250,000</b>
<b>Monthly Cost</b>								
<b>Under 30</b>	<b>\$0.030</b>	<b>\$0.60</b>	<b>\$1.50</b>	<b>\$1.80</b>	<b>\$3.00</b>	<b>\$4.50</b>	<b>\$5.25</b>	<b>\$7.50</b>
<b>30 to 34</b>	<b>\$0.034</b>	<b>\$0.68</b>	<b>\$1.70</b>	<b>\$2.04</b>	<b>\$3.40</b>	<b>\$5.10</b>	<b>\$5.95</b>	<b>\$8.50</b>
<b>35 to 39</b>	<b>\$0.040</b>	<b>\$0.80</b>	<b>\$2.00</b>	<b>\$2.40</b>	<b>\$4.00</b>	<b>\$6.00</b>	<b>\$7.00</b>	<b>\$10.00</b>
<b>40 to 44</b>	<b>\$0.060</b>	<b>\$1.20</b>	<b>\$3.00</b>	<b>\$3.60</b>	<b>\$6.00</b>	<b>\$9.00</b>	<b>\$10.50</b>	<b>\$15.00</b>
<b>45 to 49</b>	<b>\$0.100</b>	<b>\$2.00</b>	<b>\$5.00</b>	<b>\$6.00</b>	<b>\$10.00</b>	<b>\$15.00</b>	<b>\$17.50</b>	<b>\$25.00</b>
<b>50 to 54</b>	<b>\$0.160</b>	<b>\$3.20</b>	<b>\$8.00</b>	<b>\$9.60</b>	<b>\$16.00</b>	<b>\$24.00</b>	<b>\$28.00</b>	<b>\$40.00</b>
<b>55 to 59</b>	<b>\$0.270</b>	<b>\$5.40</b>	<b>\$13.50</b>	<b>\$16.20</b>	<b>\$27.00</b>	<b>\$40.50</b>	<b>\$47.25</b>	<b>\$67.50</b>
<b>60 to 64</b>	<b>\$0.430</b>	<b>\$8.60</b>	<b>\$21.50</b>	<b>\$25.80</b>	<b>\$43.00</b>	<b>\$64.50</b>	<b>\$75.25</b>	<b>\$107.50</b>
<b>65 to 69</b>	<b>\$0.740</b>	<b>\$14.80</b>	<b>\$37.00</b>	<b>\$44.40</b>	<b>\$74.00</b>	<b>\$111.00</b>	<b>\$129.50</b>	<b>\$185.00</b>
<b>70 to 74</b>	<b>\$2.060</b>	<b>\$26.78</b>	<b>\$66.95</b>	<b>\$80.34</b>	<b>\$133.90</b>	<b>\$200.85</b>	<b>\$234.33</b>	<b>\$334.75</b>
<b>75+</b>	<b>\$2.060</b>	<b>\$20.60</b>	<b>\$51.50</b>	<b>\$61.80</b>	<b>\$103.00</b>	<b>\$154.50</b>	<b>\$180.25</b>	<b>\$257.50</b>

**NOTE:** Premiums for Age Bands 70 to 74 and 75+ reflect life insurance reduction of 35% and 50%, respectively.

\$10,000 for Child(ren) = \$2.00 flat fee/month  
Regardless of the number of children

**Employee Voluntary AD&D Insurance Program**

- May be purchased separately from the Voluntary Life Program
- High Issue Amounts, up to 10 times salary, Maximum of \$500,000

**Voluntary AD&D Only:**  
**Employee Only Cost: \$0.02/\$1,000**  
**Employee and Family: \$0.03/\$1,000**

<b>Examples:</b>			
<b>Employee Only</b>		<b>Employee Plus Family</b>	
<b>Amount</b>	<b>Monthly Cost</b>	<b>Amount</b>	<b>Monthly Cost</b>
<b>\$30,000</b>	<b>\$0.60</b>	<b>\$30,000</b>	<b>\$0.90</b>
<b>\$50,000</b>	<b>\$1.00</b>	<b>\$50,000</b>	<b>\$1.50</b>
<b>\$100,000</b>	<b>\$2.00</b>	<b>\$100,000</b>	<b>\$3.00</b>
<b>\$250,000</b>	<b>\$5.00</b>	<b>\$250,000</b>	<b>\$7.50</b>
<b>\$500,000</b>	<b>\$10.00</b>	<b>\$500,000</b>	<b>\$15.00</b>

**NOTE:** Elected amounts of life insurance and AD&D will be reduce by 35% at age 70 and by 50% at age 75 and will terminate at retirement. All reduction percentages indicated apply to amounts in effect at age 69.