

Supplemental Life PREMIUM RATE GRID



City of El Paso

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

Employee Benefit: **\$10,000 to \$200,000 in \$10,000 increments.**

Spouse Benefit: **\$10,000 to \$100,000 in \$10,000 increments.
(not to exceed 50% of the employee 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	\$200,000
Spouse	\$20,000

***NEW HIRES ONLY**

Child Coverage

Birth to 14 days:	\$2,000
15 days to 6 months:	\$2,000
6 months to age 26:	\$2,000 to \$10,000 in increments of \$2,000
(Student Maximum Age:)	

Life benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70, by 70% of the original amount at age 75. Benefits terminate at retirement.

Employee Supplemental Life

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
\$10,000	\$0.23	\$0.23	\$0.27	\$0.36	\$0.41	\$0.50	\$0.77	\$1.13	\$2.12	\$3.24	\$5.72	\$9.27
\$20,000	\$0.45	\$0.45	\$0.54	\$0.72	\$0.81	\$0.99	\$1.53	\$2.25	\$4.23	\$6.48	\$11.43	\$18.54
\$30,000	\$0.68	\$0.68	\$0.81	\$1.08	\$1.22	\$1.49	\$2.30	\$3.38	\$6.35	\$9.72	\$17.15	\$27.81
\$40,000	\$0.90	\$0.90	\$1.08	\$1.44	\$1.62	\$1.98	\$3.06	\$4.50	\$8.46	\$12.96	\$22.86	\$37.08
\$50,000	\$1.13	\$1.13	\$1.35	\$1.80	\$2.03	\$2.48	\$3.83	\$5.63	\$10.58	\$16.20	\$28.58	\$46.35
\$60,000	\$1.35	\$1.35	\$1.62	\$2.16	\$2.43	\$2.97	\$4.59	\$6.75	\$12.69	\$19.44	\$34.29	\$55.62
\$70,000	\$1.58	\$1.58	\$1.89	\$2.52	\$2.84	\$3.47	\$5.36	\$7.88	\$14.81	\$22.68	\$40.01	\$64.89
\$80,000	\$1.80	\$1.80	\$2.16	\$2.88	\$3.24	\$3.96	\$6.12	\$9.00	\$16.92	\$25.92	\$45.72	\$74.16
\$90,000	\$2.03	\$2.03	\$2.43	\$3.24	\$3.65	\$4.46	\$6.89	\$10.13	\$19.04	\$29.16	\$51.44	\$83.43
\$100,000	\$2.25	\$2.25	\$2.70	\$3.60	\$4.05	\$4.95	\$7.65	\$11.25	\$21.15	\$32.40	\$57.15	\$92.70
\$110,000	\$2.48	\$2.48	\$2.97	\$3.96	\$4.46	\$5.45	\$8.42	\$12.38	\$23.27	\$35.64	\$62.87	\$101.97
\$120,000	\$2.70	\$2.70	\$3.24	\$4.32	\$4.86	\$5.94	\$9.18	\$13.50	\$25.38	\$38.88	\$68.58	\$111.24
\$130,000	\$2.93	\$2.93	\$3.51	\$4.68	\$5.27	\$6.44	\$9.95	\$14.63	\$27.50	\$42.12	\$74.30	\$120.51
\$140,000	\$3.15	\$3.15	\$3.78	\$5.04	\$5.67	\$6.93	\$10.71	\$15.75	\$29.61	\$45.36	\$80.01	\$129.78
\$150,000	\$3.38	\$3.38	\$4.05	\$5.40	\$6.08	\$7.43	\$11.48	\$16.88	\$31.73	\$48.60	\$85.73	\$139.05
\$160,000	\$3.60	\$3.60	\$4.32	\$5.76	\$6.48	\$7.92	\$12.24	\$18.00	\$33.84	\$51.84	\$91.44	\$148.32
\$170,000	\$3.83	\$3.83	\$4.59	\$6.12	\$6.89	\$8.42	\$13.01	\$19.13	\$35.96	\$55.08	\$97.16	\$157.59
\$180,000	\$4.05	\$4.05	\$4.86	\$6.48	\$7.29	\$8.91	\$13.77	\$20.25	\$38.07	\$58.32	\$102.87	\$166.86
\$190,000	\$4.28	\$4.28	\$5.13	\$6.84	\$7.70	\$9.41	\$14.54	\$21.38	\$40.19	\$61.56	\$108.59	\$176.13
\$200,000	\$4.50	\$4.50	\$5.40	\$7.20	\$8.10	\$9.90	\$15.30	\$22.50	\$42.30	\$64.80	\$114.30	\$185.40

Employee Supplemental Life Monthly rates per \$1,000

Age	Rates
Under 20	\$0.045
20-24	\$0.045
25-29	\$0.054
30-34	\$0.072
35-39	\$0.081
40-44	\$0.099
45-49	\$0.153
50-54	\$0.225
55-59	\$0.423
60-64	\$0.648
65-69	\$1.143
70-74	\$1.854
75+	*

*Please contact your HR Department

Dependent Life (Children) Monthly Premium per Family

Life	
\$2,000	\$0.20
\$10,000	\$1.00

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(Student Maximum Age:)	

Spouse Supplemental Life

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
\$10,000	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83
\$20,000	\$1.65	\$1.65	\$1.65	\$1.65	\$1.65	\$1.65	\$1.65	\$1.65	\$1.65	\$1.65	\$1.65	\$1.65
\$45,000	\$3.71	\$3.71	\$3.71	\$3.71	\$3.71	\$3.71	\$3.71	\$3.71	\$3.71	\$3.71	\$3.71	\$3.71
\$70,000	\$5.78	\$5.78	\$5.78	\$5.78	\$5.78	\$5.78	\$5.78	\$5.78	\$5.78	\$5.78	\$5.78	\$5.78
\$95,000	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84
\$100,000	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25

Spouse Supplemental Life

Monthly rates per \$1,000

Age	Rates
Under 20	\$0.165
20-24	\$0.165
25-29	\$0.165
30-34	\$0.165
35-39	\$0.165
40-44	\$0.165
45-49	\$0.165
50-54	\$0.165
55-59	\$0.165
60-64	\$0.165
65-69	\$0.165
70-74	\$0.165
75+	*

*Please contact your HR Department

Dependent Life (Children)

Monthly Premium per Family

Life	
\$2,000	\$0.20
\$10,000	\$1.00