

**Shaker Heights City Schools**

**Eligibility**

All Active Full-Time Employees working 20 or more hours per week

**Supplemental Life and AD&D (AD&D is for Employee Only)**

Employee Benefit: **\$10,000 to \$300,000 in \$10,000 increments, is the lesser of \$300,000 of 5 times salary**

Spouse Benefit: **\$5,000 to \$150,000 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 **\$50,000, not to exceed 3 times salary**  
Spouse **\$25,000**

\*Assumes 27% participation

**Child Coverage**

Birth to 14 days: **\$0**  
15 days to 6 months: **\$5,000**  
6 months to age 26: **\$5,000 to \$10,000 in increments of \$5,000**

**Employee**

**Supplemental Life**

Monthly rates per \$1,000

Age	Rates
Under 20	\$0.050
20-24	\$0.050
25-29	\$0.040
30-34	\$0.040
35-39	\$0.060
40-44	\$0.090
45-49	\$0.140
50-54	\$0.250
55-59	\$0.420
60-64	\$0.580
65-69	\$1.020
70-74	\$2.110
75+	\$3.230

**Supplemental AD&D**

Monthly rates per \$1,000

Employee \$0.020

**Dependent Life (Children)**

Monthly Premium per Family

Life	
\$5,000	\$1.05
\$10,000	\$2.10

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

**Supplemental Life and AD&D (AD&D is for Employee Only)**

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	EE AD&D	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	\$0.10	\$0.25	\$0.25	\$0.20	\$0.20	\$0.30	\$0.45	\$0.70	\$1.25	\$2.10	\$2.90	\$5.10	\$10.55
\$20,000	\$0.20	\$0.50	\$0.50	\$0.40	\$0.40	\$0.60	\$0.90	\$1.40	\$2.50	\$4.20	\$5.80	\$10.20	\$21.10
\$30,000	\$0.30	\$0.75	\$0.75	\$0.60	\$0.60	\$0.90	\$1.35	\$2.10	\$3.75	\$6.30	\$8.70	\$15.30	\$31.65
\$40,000	\$0.40	\$1.00	\$1.00	\$0.80	\$0.80	\$1.20	\$1.80	\$2.80	\$5.00	\$8.40	\$11.60	\$20.40	\$42.20
\$50,000	\$0.50	\$1.25	\$1.25	\$1.00	\$1.00	\$1.50	\$2.25	\$3.50	\$6.25	\$10.50	\$14.50	\$25.50	\$52.75
\$60,000	\$0.60	\$1.50	\$1.50	\$1.20	\$1.20	\$1.80	\$2.70	\$4.20	\$7.50	\$12.60	\$17.40	\$30.60	\$63.30
\$70,000	\$0.70	\$1.75	\$1.75	\$1.40	\$1.40	\$2.10	\$3.15	\$4.90	\$8.75	\$14.70	\$20.30	\$35.70	\$73.85
\$80,000	\$0.80	\$2.00	\$2.00	\$1.60	\$1.60	\$2.40	\$3.60	\$5.60	\$10.00	\$16.80	\$23.20	\$40.80	\$84.40
\$90,000	\$0.90	\$2.25	\$2.25	\$1.80	\$1.80	\$2.70	\$4.05	\$6.30	\$11.25	\$18.90	\$26.10	\$45.90	\$94.95
\$100,000	\$1.00	\$2.50	\$2.50	\$2.00	\$2.00	\$3.00	\$4.50	\$7.00	\$12.50	\$21.00	\$29.00	\$51.00	\$105.50
\$110,000	\$1.10	\$2.75	\$2.75	\$2.20	\$2.20	\$3.30	\$4.95	\$7.70	\$13.75	\$23.10	\$31.90	\$56.10	\$116.05
\$120,000	\$1.20	\$3.00	\$3.00	\$2.40	\$2.40	\$3.60	\$5.40	\$8.40	\$15.00	\$25.20	\$34.80	\$61.20	\$126.60
\$130,000	\$1.30	\$3.25	\$3.25	\$2.60	\$2.60	\$3.90	\$5.85	\$9.10	\$16.25	\$27.30	\$37.70	\$66.30	\$137.15
\$140,000	\$1.40	\$3.50	\$3.50	\$2.80	\$2.80	\$4.20	\$6.30	\$9.80	\$17.50	\$29.40	\$40.60	\$71.40	\$147.70
\$150,000	\$1.50	\$3.75	\$3.75	\$3.00	\$3.00	\$4.50	\$6.75	\$10.50	\$18.75	\$31.50	\$43.50	\$76.50	\$158.25
\$200,000	\$2.00	\$5.00	\$5.00	\$4.00	\$4.00	\$6.00	\$9.00	\$14.00	\$25.00	\$42.00	\$58.00	\$102.00	\$211.00
\$250,000	\$2.50	\$6.25	\$6.25	\$5.00	\$5.00	\$7.50	\$11.25	\$17.50	\$31.25	\$52.50	\$72.50	\$127.50	\$263.75
\$300,000	\$3.00	\$7.50	\$7.50	\$6.00	\$6.00	\$9.00	\$13.50	\$21.00	\$37.50	\$63.00	\$87.00	\$153.00	\$316.50

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(not to exceed 50% of the employee benefit)**

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

**Spouse's rate is based upon Employee's Age**

**Guarantee Issue\***

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Spouse **\$25,000**

\*Assumes 27% participation

**Child Coverage**

Birth to 14 days: **\$0**  
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6 months to age 26: **\$5,000 to \$10,000 in increments of \$5,000**

Spouse	
Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
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35-39	\$0.060
40-44	\$0.090
45-49	\$0.140
50-54	\$0.250
55-59	\$0.420
60-64	\$0.580
65-69	\$1.020
70-74	\$2.110
75+	\$3.230

  

Dependent Life (Children)	
Monthly Premium per Family	
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\$10,000	\$2.10

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	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$5,000	\$0.13	\$0.13	\$0.10	\$0.10	\$0.15	\$0.23	\$0.35	\$0.63	\$1.05	\$1.45	\$2.55	\$5.28
\$10,000	\$0.25	\$0.25	\$0.20	\$0.20	\$0.30	\$0.45	\$0.70	\$1.25	\$2.10	\$2.90	\$5.10	\$10.55
\$15,000	\$0.38	\$0.38	\$0.30	\$0.30	\$0.45	\$0.68	\$1.05	\$1.88	\$3.15	\$4.35	\$7.65	\$15.83
\$20,000	\$0.50	\$0.50	\$0.40	\$0.40	\$0.60	\$0.90	\$1.40	\$2.50	\$4.20	\$5.80	\$10.20	\$21.10
\$25,000	\$0.63	\$0.63	\$0.50	\$0.50	\$0.75	\$1.13	\$1.75	\$3.13	\$5.25	\$7.25	\$12.75	\$26.38
\$30,000	\$0.75	\$0.75	\$0.60	\$0.60	\$0.90	\$1.35	\$2.10	\$3.75	\$6.30	\$8.70	\$15.30	\$31.65
\$35,000	\$0.88	\$0.88	\$0.70	\$0.70	\$1.05	\$1.58	\$2.45	\$4.38	\$7.35	\$10.15	\$17.85	\$36.93
\$40,000	\$1.00	\$1.00	\$0.80	\$0.80	\$1.20	\$1.80	\$2.80	\$5.00	\$8.40	\$11.60	\$20.40	\$42.20
\$45,000	\$1.13	\$1.13	\$0.90	\$0.90	\$1.35	\$2.03	\$3.15	\$5.63	\$9.45	\$13.05	\$22.95	\$47.48
\$50,000	\$1.25	\$1.25	\$1.00	\$1.00	\$1.50	\$2.25	\$3.50	\$6.25	\$10.50	\$14.50	\$25.50	\$52.75
\$55,000	\$1.38	\$1.38	\$1.10	\$1.10	\$1.65	\$2.48	\$3.85	\$6.88	\$11.55	\$15.95	\$28.05	\$58.03
\$60,000	\$1.50	\$1.50	\$1.20	\$1.20	\$1.80	\$2.70	\$4.20	\$7.50	\$12.60	\$17.40	\$30.60	\$63.30
\$70,000	\$1.75	\$1.75	\$1.40	\$1.40	\$2.10	\$3.15	\$4.90	\$8.75	\$14.70	\$20.30	\$35.70	\$73.85
\$80,000	\$2.00	\$2.00	\$1.60	\$1.60	\$2.40	\$3.60	\$5.60	\$10.00	\$16.80	\$23.20	\$40.80	\$84.40
\$90,000	\$2.25	\$2.25	\$1.80	\$1.80	\$2.70	\$4.05	\$6.30	\$11.25	\$18.90	\$26.10	\$45.90	\$94.95
\$100,000	\$2.50	\$2.50	\$2.00	\$2.00	\$3.00	\$4.50	\$7.00	\$12.50	\$21.00	\$29.00	\$51.00	\$105.50
\$125,000	\$3.13	\$3.13	\$2.50	\$2.50	\$3.75	\$5.63	\$8.75	\$15.63	\$26.25	\$36.25	\$63.75	\$131.88
\$150,000	\$3.75	\$3.75	\$3.00	\$3.00	\$4.50	\$6.75	\$10.50	\$18.75	\$31.50	\$43.50	\$76.50	\$158.25