

Supplemental Life



Coeur d'Alene School District #271

- CERTIFICATED & ADMINISTRATIVE STAFF ONLY -

Group Supplemental Life

All Active Administration

<i>Classification</i>	<i>Supplemental Life and Accidental Death and Dismemberment Benefit</i>
All Active Administration	\$60,000

Active Employees and Administration

<i>Classification</i>	<i>Supplemental Life Benefit</i>
All Active Employees and Administration	Up to \$300,000, in \$10,000 increments, not to exceed 5 X Basic Annual Earnings
	Guarantee Issue – Lesser of 5 x Basic Annual Earnings or \$150,000

Supplemental Plan - Dependents

<i>Classification</i>	<i>Supplemental Life Plan</i>
Spouse	Up to \$50,000, in \$5,000 increments, not to exceed 50% of the Employee's Supplemental Life Benefit
Children 15 days to 6 months of age	\$ 1,000
Children 6 months to 19* years of age	Up to \$12,000, in \$2,000 increments, not to exceed 25% of the Employee's Supplemental Life
*To age 25 if dependent child is unmarried and a full-time student in an accredited college or university.	

Supplemental Rates

Age	Employee & *Spouse Rate/\$1000
Under 30	\$.050
30 – 34	\$.054
35 – 39	\$.084
40 – 44	\$.134
45 – 50	\$.225
50 – 55	\$.396
56 – 69	\$.658
60 – 64	\$.875
65 & Over	\$1.366
Children	\$.20

*Spouse premium is determined by the Employee's age.