



# Roswell Independent School District

Supplemental Term Life Insurance

## TRANSAMERICA LIFE INSURANCE COMPANY

**YOU MAY ONLY ENROLL IN THIS COVERAGE DURING THE DESIGNATED ANNUAL OPEN ENROLLMENT FOR YOUR EMPLOYER**

**ELIGIBILITY** You are eligible to enroll if you work at least 20 hours per week and have satisfied any waiting period required by your employer

**NEW EMPLOYEES** to the District may select up to **\$150,000** in coverage on a guaranteed issue basis and up to **\$25,000** in coverage on their Spouse on a guaranteed issue basis without answering health questions.

### Voluntary Life Insurance

Your Term Life Coverage Options Are:

**Employee:** \$10,000 to \$300,000 not to exceed 5 X's your annual salary

**Spouse:** \$5,000 to \$ 50,000 not to exceed 50% of employee coverage

**Child(ren):** All Eligible Children - \$2.500 for \$0.50 per mo. - \$10,000 for \$2.00/mo.

All Eligible Children (Unmarried at least 15 days old up to Age 19, or up to age 25 if a full time student, that depend on your financial support) are equally insured and the monthly premium covers all children in one family.

Monthly Premiums per \$1,000 Benefit (Employee & Spouse)		
Age Bracket	Non-Tobacco	Tobacco
Under 30	\$0.05	\$0.06
30 - 34	\$0.06	\$0.06
35 - 39	\$0.06	\$0.09
40 - 44	\$0.10	\$0.16
45 - 49	\$0.19	\$0.29
50 - 54	\$0.30	\$0.49
55 - 59	\$0.48	\$0.75
60 - 64	\$0.76	\$1.15
65 - 69	\$1.33	\$1.86
70 - 74	\$2.18	\$2.81
75 +	\$5.47	\$6.66

Monthly Premiums for Child(ren) Not to exceed 50% Employee coverage	
\$2,500	\$0.50
\$5,000	\$1.00
\$7,500	\$1.50
\$10,000	\$2.00

#### Advantages of Term Life Insurance

Affordable Term life insurance helps to provide peace of mind for you and your family. It also helps you protect the assets you've worked so hard to attain.