



Group Supplemental Life / Accidental Death and Dismemberment

Thornton Township High School District #205 -- Premium Table

Scheduled Benefit: Each eligible employee and dependent may elect for himself and/or his eligible spouse an amount of insurance shown in the table below.

Employees entering a new age band will have new rates effective on the plan anniversary following their birthday.

There is a benefit reduction of 40% at age 75. There is a benefit reduction of 65% at age 80. There is a benefit reduction of 73% at age 85. There is a benefit reduction of 80% at age 90.

Spouse elections must not exceed 50% of the employee election amount. Spousal premiums should be based on the employee's age.

Premium Calculation

	Example Employee 1	Example Employee 2	Employee
Age	43	68	
Benefit Amount	\$40,000	\$100,000	
Life Premium	\$1.80	\$38.46	
AD&D Premium (optional)	\$0.41	\$1.02	
Unadjusted Premium	\$2.21	\$39.48	
Benefit Reduction Factor	100%	100%	
Total 20 Periods Premium	\$2.21	\$39.48	

20 Periods Premiums -- Employee

Face Amount	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	AD&D
\$10,000	\$0.25	\$0.21	\$0.24	\$0.32	\$0.45	\$0.65	\$1.08	\$1.76	\$2.45	\$3.85	\$7.31	\$15.64	\$28.78	\$0.10
\$20,000	\$0.49	\$0.42	\$0.48	\$0.64	\$0.90	\$1.31	\$2.16	\$3.52	\$4.91	\$7.69	\$14.63	\$31.27	\$57.56	\$0.20
\$30,000	\$0.74	\$0.63	\$0.72	\$0.95	\$1.35	\$1.96	\$3.24	\$5.27	\$7.36	\$11.54	\$21.94	\$46.91	\$86.35	\$0.31
\$40,000	\$0.98	\$0.84	\$0.96	\$1.27	\$1.80	\$2.62	\$4.32	\$7.03	\$9.82	\$15.38	\$29.26	\$62.54	\$115.13	\$0.41
\$50,000	\$1.23	\$1.05	\$1.20	\$1.59	\$2.25	\$3.27	\$5.40	\$8.79	\$12.27	\$19.23	\$36.57	\$78.18	\$143.91	\$0.51
\$60,000	\$1.48	\$1.26	\$1.44	\$1.91	\$2.70	\$3.92	\$6.48	\$10.55	\$14.72	\$23.08	\$43.88	\$93.82	\$172.69	\$0.61
\$70,000	\$1.72	\$1.47	\$1.68	\$2.23	\$3.15	\$4.58	\$7.56	\$12.31	\$17.18	\$26.92	\$51.20	\$109.45	\$201.47	\$0.71
\$80,000	\$1.97	\$1.68	\$1.92	\$2.54	\$3.60	\$5.23	\$8.64	\$14.06	\$19.63	\$30.77	\$58.51	\$125.09	\$230.26	\$0.82
\$90,000	\$2.21	\$1.89	\$2.16	\$2.86	\$4.05	\$5.89	\$9.72	\$15.82	\$22.09	\$34.61	\$65.83	\$140.72	\$259.04	\$0.92
\$100,000	\$2.46	\$2.10	\$2.40	\$3.18	\$4.50	\$6.54	\$10.80	\$17.58	\$24.54	\$38.46	\$73.14	\$156.36	\$287.82	\$1.02
\$110,000	\$2.71	\$2.31	\$2.64	\$3.50	\$4.95	\$7.19	\$11.88	\$19.34	\$26.99	\$42.31	\$80.45	\$172.00	\$316.60	\$1.12
\$120,000	\$2.95	\$2.52	\$2.88	\$3.82	\$5.40	\$7.85	\$12.96	\$21.10	\$29.45	\$46.15	\$87.77	\$187.63	\$345.38	\$1.22
\$130,000	\$3.20	\$2.73	\$3.12	\$4.13	\$5.85	\$8.50	\$14.04	\$22.85	\$31.90	\$50.00	\$95.08	\$203.27	\$374.17	\$1.33
\$140,000	\$3.44	\$2.94	\$3.36	\$4.45	\$6.30	\$9.16	\$15.12	\$24.61	\$34.36	\$53.84	\$102.40	\$218.90	\$402.95	\$1.43
\$150,000	\$3.69	\$3.15	\$3.60	\$4.77	\$6.75	\$9.81	\$16.20	\$26.37	\$36.81	\$57.69	\$109.71	\$234.54	\$431.73	\$1.53
\$160,000	\$3.94	\$3.36	\$3.84	\$5.09	\$7.20	\$10.46	\$17.28	\$28.13	\$39.26	\$61.54	\$117.02	\$250.18	\$460.51	\$1.63
\$170,000	\$4.18	\$3.57	\$4.08	\$5.41	\$7.65	\$11.12	\$18.36	\$29.89	\$41.72	\$65.38	\$124.34	\$265.81	\$489.29	\$1.73
\$180,000	\$4.43	\$3.78	\$4.32	\$5.72	\$8.10	\$11.77	\$19.44	\$31.64	\$44.17	\$69.23	\$131.65	\$281.45	\$518.08	\$1.84
\$190,000	\$4.67	\$3.99	\$4.56	\$6.04	\$8.55	\$12.43	\$20.52	\$33.40	\$46.63	\$73.07	\$138.97	\$297.08	\$546.86	\$1.94
\$200,000	\$4.92	\$4.20	\$4.80	\$6.36	\$9.00	\$13.08	\$21.60	\$35.16	\$49.08	\$76.92	\$146.28	\$312.72	\$575.64	\$2.04
\$210,000	\$5.17	\$4.41	\$5.04	\$6.68	\$9.45	\$13.73	\$22.68	\$36.92	\$51.53	\$80.77	\$153.59	\$328.36	\$604.42	\$2.14
\$220,000	\$5.41	\$4.62	\$5.28	\$7.00	\$9.90	\$14.39	\$23.76	\$38.68	\$53.99	\$84.61	\$160.91	\$343.99	\$633.20	\$2.24
\$230,000	\$5.66	\$4.83	\$5.52	\$7.31	\$10.35	\$15.04	\$24.84	\$40.43	\$56.44	\$88.46	\$168.22	\$359.63	\$661.99	\$2.35
\$240,000	\$5.90	\$5.04	\$5.76	\$7.63	\$10.80	\$15.70	\$25.92	\$42.19	\$58.90	\$92.30	\$175.54	\$375.26	\$690.77	\$2.45
\$250,000	\$6.15	\$5.25	\$6.00	\$7.95	\$11.25	\$16.35	\$27.00	\$43.95	\$61.35	\$96.15	\$182.85	\$390.90	\$719.55	\$2.55
\$260,000	\$6.40	\$5.46	\$6.24	\$8.27	\$11.70	\$17.00	\$28.08	\$45.71	\$63.80	\$100.00	\$190.16	\$406.54	\$748.33	\$2.65
\$270,000	\$6.64	\$5.67	\$6.48	\$8.59	\$12.15	\$17.66	\$29.16	\$47.47	\$66.26	\$103.84	\$197.48	\$422.17	\$777.11	\$2.75

\$280,000	\$6.89	\$5.88	\$6.72	\$8.90	\$12.60	\$18.31	\$30.24	\$49.22	\$68.71	\$107.69	\$204.79	\$437.81	\$805.90	\$2.86
\$290,000	\$7.13	\$6.09	\$6.96	\$9.22	\$13.05	\$18.97	\$31.32	\$50.98	\$71.17	\$111.53	\$212.11	\$453.44	\$834.68	\$2.96
\$300,000	\$7.38	\$6.30	\$7.20	\$9.54	\$13.50	\$19.62	\$32.40	\$52.74	\$73.62	\$115.38	\$219.42	\$469.08	\$863.46	\$3.06
\$310,000	\$7.63	\$6.51	\$7.44	\$9.86	\$13.95	\$20.27	\$33.48	\$54.50	\$76.07	\$119.23	\$226.73	\$484.72	\$892.24	\$3.16
\$320,000	\$7.87	\$6.72	\$7.68	\$10.18	\$14.40	\$20.93	\$34.56	\$56.26	\$78.53	\$123.07	\$234.05	\$500.35	\$921.02	\$3.26
\$330,000	\$8.12	\$6.93	\$7.92	\$10.49	\$14.85	\$21.58	\$35.64	\$58.01	\$80.98	\$126.92	\$241.36	\$515.99	\$949.81	\$3.37
\$340,000	\$8.36	\$7.14	\$8.16	\$10.81	\$15.30	\$22.24	\$36.72	\$59.77	\$83.44	\$130.76	\$248.68	\$531.62	\$978.59	\$3.47
\$350,000	\$8.61	\$7.35	\$8.40	\$11.13	\$15.75	\$22.89	\$37.80	\$61.53	\$85.89	\$134.61	\$255.99	\$547.26	\$1,007.37	\$3.57
\$360,000	\$8.86	\$7.56	\$8.64	\$11.45	\$16.20	\$23.54	\$38.88	\$63.29	\$88.34	\$138.46	\$263.30	\$562.90	\$1,036.15	\$3.67
\$370,000	\$9.10	\$7.77	\$8.88	\$11.77	\$16.65	\$24.20	\$39.96	\$65.05	\$90.80	\$142.30	\$270.62	\$578.53	\$1,064.93	\$3.77
\$380,000	\$9.35	\$7.98	\$9.12	\$12.08	\$17.10	\$24.85	\$41.04	\$66.80	\$93.25	\$146.15	\$277.93	\$594.17	\$1,093.72	\$3.88
\$390,000	\$9.59	\$8.19	\$9.36	\$12.40	\$17.55	\$25.51	\$42.12	\$68.56	\$95.71	\$149.99	\$285.25	\$609.80	\$1,122.50	\$3.98
\$400,000	\$9.84	\$8.40	\$9.60	\$12.72	\$18.00	\$26.16	\$43.20	\$70.32	\$98.16	\$153.84	\$292.56	\$625.44	\$1,151.28	\$4.08
\$410,000	\$10.09	\$8.61	\$9.84	\$13.04	\$18.45	\$26.81	\$44.28	\$72.08	\$100.61	\$157.69	\$299.87	\$641.08	\$1,180.06	\$4.18
\$420,000	\$10.33	\$8.82	\$10.08	\$13.36	\$18.90	\$27.47	\$45.36	\$73.84	\$103.07	\$161.53	\$307.19	\$656.71	\$1,208.84	\$4.28
\$430,000	\$10.58	\$9.03	\$10.32	\$13.67	\$19.35	\$28.12	\$46.44	\$75.59	\$105.52	\$165.38	\$314.50	\$672.35	\$1,237.63	\$4.39
\$440,000	\$10.82	\$9.24	\$10.56	\$13.99	\$19.80	\$28.78	\$47.52	\$77.35	\$107.98	\$169.22	\$321.82	\$687.98	\$1,266.41	\$4.49
\$450,000	\$11.07	\$9.45	\$10.80	\$14.31	\$20.25	\$29.43	\$48.60	\$79.11	\$110.43	\$173.07	\$329.13	\$703.62	\$1,295.19	\$4.59
\$460,000	\$11.32	\$9.66	\$11.04	\$14.63	\$20.70	\$30.08	\$49.68	\$80.87	\$112.88	\$176.92	\$336.44	\$719.26	\$1,323.97	\$4.69
\$470,000	\$11.56	\$9.87	\$11.28	\$14.95	\$21.15	\$30.74	\$50.76	\$82.63	\$115.34	\$180.76	\$343.76	\$734.89	\$1,352.75	\$4.79
\$480,000	\$11.81	\$10.08	\$11.52	\$15.26	\$21.60	\$31.39	\$51.84	\$84.38	\$117.79	\$184.61	\$351.07	\$750.53	\$1,381.54	\$4.90
\$490,000	\$12.05	\$10.29	\$11.76	\$15.58	\$22.05	\$32.05	\$52.92	\$86.14	\$120.25	\$188.45	\$358.39	\$766.16	\$1,410.32	\$5.00
\$500,000	\$12.30	\$10.50	\$12.00	\$15.90	\$22.50	\$32.70	\$54.00	\$87.90	\$122.70	\$192.30	\$365.70	\$781.80	\$1,439.10	\$5.10

20 Periods Premiums -- Spouse

Face Amount	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	AD&D
\$5,000	\$0.12	\$0.11	\$0.12	\$0.16	\$0.23	\$0.33	\$0.54	\$0.88	\$1.23	\$1.92	\$3.66	\$7.82	\$14.39	\$0.05
\$10,000	\$0.25	\$0.21	\$0.24	\$0.32	\$0.45	\$0.65	\$1.08	\$1.76	\$2.45	\$3.85	\$7.31	\$15.64	\$28.78	\$0.10
\$15,000	\$0.37	\$0.32	\$0.36	\$0.48	\$0.68	\$0.98	\$1.62	\$2.64	\$3.68	\$5.77	\$10.97	\$23.45	\$43.17	\$0.15
\$20,000	\$0.49	\$0.42	\$0.48	\$0.64	\$0.90	\$1.31	\$2.16	\$3.52	\$4.91	\$7.69	\$14.63	\$31.27	\$57.56	\$0.20
\$25,000	\$0.62	\$0.53	\$0.60	\$0.80	\$1.13	\$1.64	\$2.70	\$4.40	\$6.14	\$9.62	\$18.29	\$39.09	\$71.96	\$0.26
\$30,000	\$0.74	\$0.63	\$0.72	\$0.95	\$1.35	\$1.96	\$3.24	\$5.27	\$7.36	\$11.54	\$21.94	\$46.91	\$86.35	\$0.31
\$35,000	\$0.86	\$0.74	\$0.84	\$1.11	\$1.58	\$2.29	\$3.78	\$6.15	\$8.59	\$13.46	\$25.60	\$54.73	\$100.74	\$0.36
\$40,000	\$0.98	\$0.84	\$0.96	\$1.27	\$1.80	\$2.62	\$4.32	\$7.03	\$9.82	\$15.38	\$29.26	\$62.54	\$115.13	\$0.41
\$45,000	\$1.11	\$0.95	\$1.08	\$1.43	\$2.03	\$2.94	\$4.86	\$7.91	\$11.04	\$17.31	\$32.91	\$70.36	\$129.52	\$0.46
\$50,000	\$1.23	\$1.05	\$1.20	\$1.59	\$2.25	\$3.27	\$5.40	\$8.79	\$12.27	\$19.23	\$36.57	\$78.18	\$143.91	\$0.51
\$55,000	\$1.35	\$1.16	\$1.32	\$1.75	\$2.48	\$3.60	\$5.94	\$9.67	\$13.50	\$21.15	\$40.23	\$86.00	\$158.30	\$0.56
\$60,000	\$1.48	\$1.26	\$1.44	\$1.91	\$2.70	\$3.92	\$6.48	\$10.55	\$14.72	\$23.08	\$43.88	\$93.82	\$172.69	\$0.61
\$65,000	\$1.60	\$1.37	\$1.56	\$2.07	\$2.93	\$4.25	\$7.02	\$11.43	\$15.95	\$25.00	\$47.54	\$101.63	\$187.08	\$0.66
\$70,000	\$1.72	\$1.47	\$1.68	\$2.23	\$3.15	\$4.58	\$7.56	\$12.31	\$17.18	\$26.92	\$51.20	\$109.45	\$201.47	\$0.71
\$75,000	\$1.85	\$1.58	\$1.80	\$2.39	\$3.38	\$4.91	\$8.10	\$13.19	\$18.41	\$28.85	\$54.86	\$117.27	\$215.87	\$0.77
\$80,000	\$1.97	\$1.68	\$1.92	\$2.54	\$3.60	\$5.23	\$8.64	\$14.06	\$19.63	\$30.77	\$58.51	\$125.09	\$230.26	\$0.82
\$85,000	\$2.09	\$1.79	\$2.04	\$2.70	\$3.83	\$5.56	\$9.18	\$14.94	\$20.86	\$32.69	\$62.17	\$132.91	\$244.65	\$0.87
\$90,000	\$2.21	\$1.89	\$2.16	\$2.86	\$4.05	\$5.89	\$9.72	\$15.82	\$22.09	\$34.61	\$65.83	\$140.72	\$259.04	\$0.92
\$95,000	\$2.34	\$2.00	\$2.28	\$3.02	\$4.28	\$6.21	\$10.26	\$16.70	\$23.31	\$36.54	\$69.48	\$148.54	\$273.43	\$0.97
\$100,000	\$2.46	\$2.10	\$2.40	\$3.18	\$4.50	\$6.54	\$10.80	\$17.58	\$24.54	\$38.46	\$73.14	\$156.36	\$287.82	\$1.02
\$105,000	\$2.58	\$2.21	\$2.52	\$3.34	\$4.73	\$6.87	\$11.34	\$18.46	\$25.77	\$40.38	\$76.80	\$164.18	\$302.21	\$1.07
\$110,000	\$2.71	\$2.31	\$2.64	\$3.50	\$4.95	\$7.19	\$11.88	\$19.34	\$26.99	\$42.31	\$80.45	\$172.00	\$316.60	\$1.12
\$115,000	\$2.83	\$2.42	\$2.76	\$3.66	\$5.18	\$7.52	\$12.42	\$20.22	\$28.22	\$44.23	\$84.11	\$179.81	\$330.99	\$1.17
\$120,000	\$2.95	\$2.52	\$2.88	\$3.82	\$5.40	\$7.85	\$12.96	\$21.10	\$29.45	\$46.15	\$87.77	\$187.63	\$345.38	\$1.22
\$125,000	\$3.08	\$2.63	\$3.00	\$3.98	\$5.63	\$8.18	\$13.50	\$21.98	\$30.68	\$48.08	\$91.43	\$195.45	\$359.78	\$1.28
\$130,000	\$3.20	\$2.73	\$3.12	\$4.13	\$5.85	\$8.50	\$14.04	\$22.85	\$31.90	\$50.00	\$95.08	\$203.27	\$374.17	\$1.33
\$135,000	\$3.32	\$2.84	\$3.24	\$4.29	\$6.08	\$8.83	\$14.58	\$23.73	\$33.13	\$51.92	\$98.74	\$211.09	\$388.56	\$1.38

\$140,000	\$3.44	\$2.94	\$3.36	\$4.45	\$6.30	\$9.16	\$15.12	\$24.61	\$34.36	\$53.84	\$102.40	\$218.90	\$402.95	\$1.43
\$145,000	\$3.57	\$3.05	\$3.48	\$4.61	\$6.53	\$9.48	\$15.66	\$25.49	\$35.58	\$55.77	\$106.05	\$226.72	\$417.34	\$1.48
\$150,000	\$3.69	\$3.15	\$3.60	\$4.77	\$6.75	\$9.81	\$16.20	\$26.37	\$36.81	\$57.69	\$109.71	\$234.54	\$431.73	\$1.53
\$155,000	\$3.81	\$3.26	\$3.72	\$4.93	\$6.98	\$10.14	\$16.74	\$27.25	\$38.04	\$59.61	\$113.37	\$242.36	\$446.12	\$1.58
\$160,000	\$3.94	\$3.36	\$3.84	\$5.09	\$7.20	\$10.46	\$17.28	\$28.13	\$39.26	\$61.54	\$117.02	\$250.18	\$460.51	\$1.63
\$165,000	\$4.06	\$3.47	\$3.96	\$5.25	\$7.43	\$10.79	\$17.82	\$29.01	\$40.49	\$63.46	\$120.68	\$257.99	\$474.90	\$1.68
\$170,000	\$4.18	\$3.57	\$4.08	\$5.41	\$7.65	\$11.12	\$18.36	\$29.89	\$41.72	\$65.38	\$124.34	\$265.81	\$489.29	\$1.73
\$175,000	\$4.31	\$3.68	\$4.20	\$5.57	\$7.88	\$11.45	\$18.90	\$30.77	\$42.95	\$67.31	\$128.00	\$273.63	\$503.69	\$1.79
\$180,000	\$4.43	\$3.78	\$4.32	\$5.72	\$8.10	\$11.77	\$19.44	\$31.64	\$44.17	\$69.23	\$131.65	\$281.45	\$518.08	\$1.84
\$185,000	\$4.55	\$3.89	\$4.44	\$5.88	\$8.33	\$12.10	\$19.98	\$32.52	\$45.40	\$71.15	\$135.31	\$289.27	\$532.47	\$1.89
\$190,000	\$4.67	\$3.99	\$4.56	\$6.04	\$8.55	\$12.43	\$20.52	\$33.40	\$46.63	\$73.07	\$138.97	\$297.08	\$546.86	\$1.94
\$195,000	\$4.80	\$4.10	\$4.68	\$6.20	\$8.78	\$12.75	\$21.06	\$34.28	\$47.85	\$75.00	\$142.62	\$304.90	\$561.25	\$1.99
\$200,000	\$4.92	\$4.20	\$4.80	\$6.36	\$9.00	\$13.08	\$21.60	\$35.16	\$49.08	\$76.92	\$146.28	\$312.72	\$575.64	\$2.04
\$205,000	\$5.04	\$4.31	\$4.92	\$6.52	\$9.23	\$13.41	\$22.14	\$36.04	\$50.31	\$78.84	\$149.94	\$320.54	\$590.03	\$2.09
\$210,000	\$5.17	\$4.41	\$5.04	\$6.68	\$9.45	\$13.73	\$22.68	\$36.92	\$51.53	\$80.77	\$153.59	\$328.36	\$604.42	\$2.14
\$215,000	\$5.29	\$4.52	\$5.16	\$6.84	\$9.68	\$14.06	\$23.22	\$37.80	\$52.76	\$82.69	\$157.25	\$336.17	\$618.81	\$2.19
\$220,000	\$5.41	\$4.62	\$5.28	\$7.00	\$9.90	\$14.39	\$23.76	\$38.68	\$53.99	\$84.61	\$160.91	\$343.99	\$633.20	\$2.24
\$225,000	\$5.54	\$4.73	\$5.40	\$7.16	\$10.13	\$14.72	\$24.30	\$39.56	\$55.22	\$86.54	\$164.57	\$351.81	\$647.60	\$2.30
\$230,000	\$5.66	\$4.83	\$5.52	\$7.31	\$10.35	\$15.04	\$24.84	\$40.43	\$56.44	\$88.46	\$168.22	\$359.63	\$661.99	\$2.35
\$235,000	\$5.78	\$4.94	\$5.64	\$7.47	\$10.58	\$15.37	\$25.38	\$41.31	\$57.67	\$90.38	\$171.88	\$367.45	\$676.38	\$2.40
\$240,000	\$5.90	\$5.04	\$5.76	\$7.63	\$10.80	\$15.70	\$25.92	\$42.19	\$58.90	\$92.30	\$175.54	\$375.26	\$690.77	\$2.45
\$245,000	\$6.03	\$5.15	\$5.88	\$7.79	\$11.03	\$16.02	\$26.46	\$43.07	\$60.12	\$94.23	\$179.19	\$383.08	\$705.16	\$2.50
\$250,000	\$6.15	\$5.25	\$6.00	\$7.95	\$11.25	\$16.35	\$27.00	\$43.95	\$61.35	\$96.15	\$182.85	\$390.90	\$719.55	\$2.55

20 Periods Premiums -- Child(ren)

Face Amount	Life Premium	AD&D Premium	Total
\$5,000	\$0.39	\$0.14	\$0.53
\$10,000	\$0.79	\$0.28	\$1.06