

Noble Network of Charter Schools

Eligibility

All Active Full-Time Employees working at least 30 hours per week

Supplemental Life and AD&D

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$100,000 in \$5,000 increments.**
(not to exceed 100% of the employee benefit)

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

The spouse benefit may not exceed the employee benefit amount.

Guarantee Issue*

Employee	\$200,000
Spouse	\$50,000

*NEW HIRES ONLY

Child Coverage

Birth to 14 days:	\$0
15 days to 6 months:	\$100
6 months to age 26:	\$10,000

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

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+
\$10,000	\$0.09	\$0.19	\$0.19	\$0.19	\$0.23	\$0.29	\$0.43	\$0.67	\$1.05	\$1.60	\$2.23	\$3.59	\$6.78
\$20,000	\$0.17	\$0.37	\$0.37	\$0.37	\$0.45	\$0.57	\$0.86	\$1.34	\$2.10	\$3.20	\$4.46	\$7.17	\$13.55
\$30,000	\$0.26	\$0.56	\$0.56	\$0.56	\$0.68	\$0.86	\$1.29	\$2.01	\$3.15	\$4.80	\$6.69	\$10.76	\$20.33
\$40,000	\$0.34	\$0.74	\$0.74	\$0.74	\$0.90	\$1.14	\$1.72	\$2.68	\$4.20	\$6.40	\$8.92	\$14.34	\$27.10
\$50,000	\$0.43	\$0.93	\$0.93	\$0.93	\$1.13	\$1.43	\$2.15	\$3.35	\$5.25	\$8.00	\$11.15	\$17.93	\$33.88
\$60,000	\$0.51	\$1.11	\$1.11	\$1.11	\$1.35	\$1.71	\$2.58	\$4.02	\$6.30	\$9.60	\$13.38	\$21.51	\$40.65
\$70,000	\$0.60	\$1.30	\$1.30	\$1.30	\$1.58	\$2.00	\$3.01	\$4.69	\$7.35	\$11.20	\$15.61	\$25.10	\$47.43
\$80,000	\$0.68	\$1.48	\$1.48	\$1.48	\$1.80	\$2.28	\$3.44	\$5.36	\$8.40	\$12.80	\$17.84	\$28.68	\$54.20
\$90,000	\$0.77	\$1.67	\$1.67	\$1.67	\$2.03	\$2.57	\$3.87	\$6.03	\$9.45	\$14.40	\$20.07	\$32.27	\$60.98
\$100,000	\$0.85	\$1.85	\$1.85	\$1.85	\$2.25	\$2.85	\$4.30	\$6.70	\$10.50	\$16.00	\$22.30	\$35.85	\$67.75
\$110,000	\$0.94	\$2.04	\$2.04	\$2.04	\$2.48	\$3.14	\$4.73	\$7.37	\$11.55	\$17.60	\$24.53	\$39.44	\$74.53
\$120,000	\$1.02	\$2.22	\$2.22	\$2.22	\$2.70	\$3.42	\$5.16	\$8.04	\$12.60	\$19.20	\$26.76	\$43.02	\$81.30
\$130,000	\$1.11	\$2.41	\$2.41	\$2.41	\$2.93	\$3.71	\$5.59	\$8.71	\$13.65	\$20.80	\$28.99	\$46.61	\$88.08
\$140,000	\$1.19	\$2.59	\$2.59	\$2.59	\$3.15	\$3.99	\$6.02	\$9.38	\$14.70	\$22.40	\$31.22	\$50.19	\$94.85
\$150,000	\$1.28	\$2.78	\$2.78	\$2.78	\$3.38	\$4.28	\$6.45	\$10.05	\$15.75	\$24.00	\$33.45	\$53.78	\$101.63
\$160,000	\$1.36	\$2.96	\$2.96	\$2.96	\$3.60	\$4.56	\$6.88	\$10.72	\$16.80	\$25.60	\$35.68	\$57.36	\$108.40
\$170,000	\$1.45	\$3.15	\$3.15	\$3.15	\$3.83	\$4.85	\$7.31	\$11.39	\$17.85	\$27.20	\$37.91	\$60.95	\$115.18
\$180,000	\$1.53	\$3.33	\$3.33	\$3.33	\$4.05	\$5.13	\$7.74	\$12.06	\$18.90	\$28.80	\$40.14	\$64.53	\$121.95
\$190,000	\$1.62	\$3.52	\$3.52	\$3.52	\$4.28	\$5.42	\$8.17	\$12.73	\$19.95	\$30.40	\$42.37	\$68.12	\$128.73
\$200,000	\$1.70	\$3.70	\$3.70	\$3.70	\$4.50	\$5.70	\$8.60	\$13.40	\$21.00	\$32.00	\$44.60	\$71.70	\$135.50
\$250,000	\$2.13	\$4.63	\$4.63	\$4.63	\$5.63	\$7.13	\$10.75	\$16.75	\$26.25	\$40.00	\$55.75	\$89.63	\$169.38
\$300,000	\$2.55	\$5.55	\$5.55	\$5.55	\$6.75	\$8.55	\$12.90	\$20.10	\$31.50	\$48.00	\$66.90	\$107.55	\$203.25
\$400,000	\$3.40	\$7.40	\$7.40	\$7.40	\$9.00	\$11.40	\$17.20	\$26.80	\$42.00	\$64.00	\$89.20	\$143.40	\$271.00
\$500,000	\$4.25	\$9.25	\$9.25	\$9.25	\$11.25	\$14.25	\$21.50	\$33.50	\$52.50	\$80.00	\$111.50	\$179.25	\$338.75

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6 months to age 26: **\$10,000**

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

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	Spouse 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+
\$5,000	\$0.04	\$0.09	\$0.09	\$0.09	\$0.11	\$0.14	\$0.22	\$0.34	\$0.53	\$0.80	\$1.12	\$1.79	\$3.39
\$10,000	\$0.09	\$0.19	\$0.19	\$0.19	\$0.23	\$0.29	\$0.43	\$0.67	\$1.05	\$1.60	\$2.23	\$3.59	\$6.78
\$15,000	\$0.13	\$0.28	\$0.28	\$0.28	\$0.34	\$0.43	\$0.65	\$1.01	\$1.58	\$2.40	\$3.35	\$5.38	\$10.16
\$20,000	\$0.17	\$0.37	\$0.37	\$0.37	\$0.45	\$0.57	\$0.86	\$1.34	\$2.10	\$3.20	\$4.46	\$7.17	\$13.55
\$25,000	\$0.21	\$0.46	\$0.46	\$0.46	\$0.56	\$0.71	\$1.08	\$1.68	\$2.63	\$4.00	\$5.58	\$8.96	\$16.94
\$30,000	\$0.26	\$0.56	\$0.56	\$0.56	\$0.68	\$0.86	\$1.29	\$2.01	\$3.15	\$4.80	\$6.69	\$10.76	\$20.33
\$35,000	\$0.30	\$0.65	\$0.65	\$0.65	\$0.79	\$1.00	\$1.51	\$2.35	\$3.68	\$5.60	\$7.81	\$12.55	\$23.71
\$40,000	\$0.34	\$0.74	\$0.74	\$0.74	\$0.90	\$1.14	\$1.72	\$2.68	\$4.20	\$6.40	\$8.92	\$14.34	\$27.10
\$45,000	\$0.38	\$0.83	\$0.83	\$0.83	\$1.01	\$1.28	\$1.94	\$3.02	\$4.73	\$7.20	\$10.04	\$16.13	\$30.49
\$50,000	\$0.43	\$0.93	\$0.93	\$0.93	\$1.13	\$1.43	\$2.15	\$3.35	\$5.25	\$8.00	\$11.15	\$17.93	\$33.88
\$55,000	\$0.47	\$1.02	\$1.02	\$1.02	\$1.24	\$1.57	\$2.37	\$3.69	\$5.78	\$8.80	\$12.27	\$19.72	\$37.26
\$60,000	\$0.51	\$1.11	\$1.11	\$1.11	\$1.35	\$1.71	\$2.58	\$4.02	\$6.30	\$9.60	\$13.38	\$21.51	\$40.65
\$65,000	\$0.55	\$1.20	\$1.20	\$1.20	\$1.46	\$1.85	\$2.80	\$4.36	\$6.83	\$10.40	\$14.50	\$23.30	\$44.04
\$70,000	\$0.60	\$1.30	\$1.30	\$1.30	\$1.58	\$2.00	\$3.01	\$4.69	\$7.35	\$11.20	\$15.61	\$25.10	\$47.43
\$75,000	\$0.64	\$1.39	\$1.39	\$1.39	\$1.69	\$2.14	\$3.23	\$5.03	\$7.88	\$12.00	\$16.73	\$26.89	\$50.81
\$80,000	\$0.68	\$1.48	\$1.48	\$1.48	\$1.80	\$2.28	\$3.44	\$5.36	\$8.40	\$12.80	\$17.84	\$28.68	\$54.20
\$85,000	\$0.72	\$1.57	\$1.57	\$1.57	\$1.91	\$2.42	\$3.66	\$5.70	\$8.93	\$13.60	\$18.96	\$30.47	\$57.59
\$90,000	\$0.77	\$1.67	\$1.67	\$1.67	\$2.03	\$2.57	\$3.87	\$6.03	\$9.45	\$14.40	\$20.07	\$32.27	\$60.98
\$95,000	\$0.81	\$1.76	\$1.76	\$1.76	\$2.14	\$2.71	\$4.09	\$6.37	\$9.98	\$15.20	\$21.19	\$34.06	\$64.36
\$100,000	\$0.85	\$1.85	\$1.85	\$1.85	\$2.25	\$2.85	\$4.30	\$6.70	\$10.50	\$16.00	\$22.30	\$35.85	\$67.75

Spouse

Supplemental Life

Monthly rates per \$1,000

Age	Rates
Under 20	\$0.037
20-24	\$0.037
25-29	\$0.037
30-34	\$0.045
35-39	\$0.057
40-44	\$0.086
45-49	\$0.134
50-54	\$0.210
55-59	\$0.320
60-64	\$0.446
65-69	\$0.717
70+	\$1.355

Supplemental AD&D

Monthly rates per \$1,000

Spouse \$0.017

Dependent Life (Children)

Monthly Premium per Family

	Life	AD&D
\$10,000	\$2.40	\$0.51