



City of Norman

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Supplemental Life and AD&D

Employee Benefit: **1 to 3 times salary in increments of 1 times salary to a maximum of \$400,000 with a minimum of \$10,000**

Spouse Benefit: **\$10,000 to \$20,000 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	\$300,000
Spouse	\$20,000

*Assumes 59% participation

Child Coverage

Birth to 14 days:	\$1,000
15 days to 6 months:	\$1,000
6 months to age 26: (Student Maximum Age: 30)	\$5,000 to \$10,000 in increments of \$25,000

Life and AD&D benefits reduce by 50% of the original amount at age 75.

Supplemental Life and AD&D

Premium Cost (Based on 26 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	\$0.14	\$0.23	\$0.23	\$0.23	\$0.23	\$0.46	\$0.88	\$1.66	\$2.86	\$5.35	\$6.78	\$9.65	\$15.74
\$20,000	\$0.28	\$0.46	\$0.46	\$0.46	\$0.46	\$0.92	\$1.75	\$3.32	\$5.72	\$10.71	\$13.57	\$19.29	\$31.48
\$30,000	\$0.42	\$0.69	\$0.69	\$0.69	\$0.69	\$1.38	\$2.63	\$4.98	\$8.58	\$16.06	\$20.35	\$28.94	\$47.22
\$40,000	\$0.55	\$0.92	\$0.92	\$0.92	\$0.92	\$1.85	\$3.51	\$6.65	\$11.45	\$21.42	\$27.14	\$38.58	\$62.95
\$50,000	\$0.69	\$1.15	\$1.15	\$1.15	\$1.15	\$2.31	\$4.38	\$8.31	\$14.31	\$26.77	\$33.92	\$48.23	\$78.69
\$60,000	\$0.83	\$1.38	\$1.38	\$1.38	\$1.38	\$2.77	\$5.26	\$9.97	\$17.17	\$32.12	\$40.71	\$57.88	\$94.43
\$70,000	\$0.97	\$1.62	\$1.62	\$1.62	\$1.62	\$3.23	\$6.14	\$11.63	\$20.03	\$37.48	\$47.49	\$67.52	\$110.17
\$80,000	\$1.11	\$1.85	\$1.85	\$1.85	\$1.85	\$3.69	\$7.02	\$13.29	\$22.89	\$42.83	\$54.28	\$77.17	\$125.91
\$90,000	\$1.25	\$2.08	\$2.08	\$2.08	\$2.08	\$4.15	\$7.89	\$14.95	\$25.75	\$48.18	\$61.06	\$86.82	\$141.65
\$100,000	\$1.38	\$2.31	\$2.31	\$2.31	\$2.31	\$4.62	\$8.77	\$16.62	\$28.62	\$53.54	\$67.85	\$96.46	\$157.38
\$150,000	\$2.08	\$3.46	\$3.46	\$3.46	\$3.46	\$6.92	\$13.15	\$24.92	\$42.92	\$80.31	\$101.77	\$144.69	\$236.08
\$200,000	\$2.77	\$4.62	\$4.62	\$4.62	\$4.62	\$9.23	\$17.54	\$33.23	\$57.23	\$107.08	\$135.69	\$192.92	\$314.77
\$250,000	\$3.46	\$5.77	\$5.77	\$5.77	\$5.77	\$11.54	\$21.92	\$41.54	\$71.54	\$133.85	\$169.62	\$241.15	\$393.46
\$300,000	\$4.15	\$6.92	\$6.92	\$6.92	\$6.92	\$13.85	\$26.31	\$49.85	\$85.85	\$160.62	\$203.54	\$289.38	\$472.15
\$350,000	\$4.85	\$8.08	\$8.08	\$8.08	\$8.08	\$16.15	\$30.69	\$58.15	\$100.15	\$187.38	\$237.46	\$337.62	\$550.85
\$400,000	\$5.54	\$9.23	\$9.23	\$9.23	\$9.23	\$18.46	\$35.08	\$66.46	\$114.46	\$214.15	\$271.38	\$385.85	\$629.54

Employee Supplemental Life	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.050
20-24	\$0.050
25-29	\$0.050
30-34	\$0.050
35-39	\$0.100
40-44	\$0.190
45-49	\$0.360
50-54	\$0.620
55-59	\$1.160
60-64	\$1.470
65-69	\$2.090
70+	\$3.410

Supplemental AD&D	
Monthly rates per \$1,000	
Employee	Rates
Employee	\$0.030

Dependent Life (Children)		
Monthly Premium per Family		
	Life	AD&D
\$5,000	\$1.00	\$0.15
\$10,000	\$2.00	\$0.30

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