

## Knox County Schools Supplemental Aetna Insurance Rates Effective 1-1-2020

The following notes apply to Aetna Insurance offered to Knox County Schools employees...

1. Eligible employees must be full-time or regularly scheduled to work 18.5 hours per week and currently in active status. Retirees are not eligible.
2. Supplemental Life Benefits: minimum \$20,000 to a maximum of \$150,000 all Guarantee Issue within first 30 days of eligibility.
3. The employee pays the total rate of the additional coverage.
4. If all or any part of life insurance ceases because employment ends, Member may convert to an individual policy (including spouse and dependent children).
5. This policy can be on any form then in use by the current provider.

Employee Age	Rate/1000	20,000	30,000	45,000	60,000	75,000	90,000	105,000	120,000	135,000	150,000	
Under 30	\$ 0.08	\$ 1.52	\$ 2.28	\$ 3.42	\$ 4.56	\$ 5.70	\$ 6.84	\$ 7.98	\$ 9.12	\$ 10.26	\$ 11.40	Monthly
		\$ 0.91	\$ 1.37	\$ 2.05	\$ 2.74	\$ 3.42	\$ 4.10	\$ 4.79	\$ 5.47	\$ 6.16	\$ 6.84	20 pay
		\$ 0.76	\$ 1.14	\$ 1.71	\$ 2.28	\$ 2.85	\$ 3.42	\$ 3.99	\$ 4.56	\$ 5.13	\$ 5.70	24 pay
30-34	\$ 0.10	\$ 2.02	\$ 3.03	\$ 4.55	\$ 6.06	\$ 7.58	\$ 9.09	\$ 10.61	\$ 12.12	\$ 13.64	\$ 15.15	Monthly
		\$ 1.21	\$ 1.82	\$ 2.73	\$ 3.64	\$ 4.55	\$ 5.45	\$ 6.36	\$ 7.27	\$ 8.18	\$ 9.09	20 pay
		\$ 1.01	\$ 1.52	\$ 2.27	\$ 3.03	\$ 3.79	\$ 4.55	\$ 5.30	\$ 6.06	\$ 6.82	\$ 7.58	24 pay
35-39	\$ 0.11	\$ 2.28	\$ 3.42	\$ 5.13	\$ 6.84	\$ 8.55	\$ 10.26	\$ 11.97	\$ 13.68	\$ 15.39	\$ 17.10	Monthly
		\$ 1.37	\$ 2.05	\$ 3.08	\$ 4.10	\$ 5.13	\$ 6.16	\$ 7.18	\$ 8.21	\$ 9.23	\$ 10.26	20 pay
		\$ 1.14	\$ 1.71	\$ 2.57	\$ 3.42	\$ 4.28	\$ 5.13	\$ 5.99	\$ 6.84	\$ 7.70	\$ 8.55	24 pay
40-44	\$ 0.13	\$ 2.52	\$ 3.78	\$ 5.67	\$ 7.56	\$ 9.45	\$ 11.34	\$ 13.23	\$ 15.12	\$ 17.01	\$ 18.90	Monthly
		\$ 1.51	\$ 2.27	\$ 3.40	\$ 4.54	\$ 5.67	\$ 6.80	\$ 7.94	\$ 9.07	\$ 10.21	\$ 11.34	20 pay
		\$ 1.26	\$ 1.89	\$ 2.84	\$ 3.78	\$ 4.73	\$ 5.67	\$ 6.62	\$ 7.56	\$ 8.51	\$ 9.45	24 pay
45-49	\$ 0.19	\$ 3.78	\$ 5.67	\$ 8.51	\$ 11.34	\$ 14.18	\$ 17.01	\$ 19.85	\$ 22.68	\$ 25.52	\$ 28.35	Monthly
		\$ 2.27	\$ 3.40	\$ 5.10	\$ 6.80	\$ 8.51	\$ 10.21	\$ 11.91	\$ 13.61	\$ 15.31	\$ 17.01	20 pay
		\$ 1.89	\$ 2.84	\$ 4.25	\$ 5.67	\$ 7.09	\$ 8.51	\$ 9.92	\$ 11.34	\$ 12.76	\$ 14.18	24 pay
50-54	\$ 0.29	\$ 5.80	\$ 8.70	\$ 13.05	\$ 17.40	\$ 21.75	\$ 26.10	\$ 30.45	\$ 34.80	\$ 39.15	\$ 43.50	Monthly
		\$ 3.48	\$ 5.22	\$ 7.83	\$ 10.44	\$ 13.05	\$ 15.66	\$ 18.27	\$ 20.88	\$ 23.49	\$ 26.10	20 pay
		\$ 2.90	\$ 4.35	\$ 6.53	\$ 8.70	\$ 10.88	\$ 13.05	\$ 15.23	\$ 17.40	\$ 19.58	\$ 21.75	24 pay
55-59	\$ 0.54	\$ 10.86	\$ 16.29	\$ 24.44	\$ 32.58	\$ 40.73	\$ 48.87	\$ 57.02	\$ 65.16	\$ 73.31	\$ 81.45	Monthly
		\$ 6.52	\$ 9.77	\$ 14.66	\$ 19.55	\$ 24.44	\$ 29.32	\$ 34.21	\$ 39.10	\$ 43.98	\$ 48.87	20 pay
		\$ 5.43	\$ 8.15	\$ 12.22	\$ 16.29	\$ 20.36	\$ 24.44	\$ 28.51	\$ 32.58	\$ 36.65	\$ 40.73	24 pay
60-64	\$ 0.83	\$ 16.66	\$ 24.99	\$ 37.49	\$ 49.98	\$ 62.48	\$ 74.97	\$ 87.47	\$ 99.96	\$ 112.46	\$ 124.95	Monthly
		\$ 10.00	\$ 14.99	\$ 22.49	\$ 29.99	\$ 37.49	\$ 44.98	\$ 52.48	\$ 59.98	\$ 67.47	\$ 74.97	20 pay
		\$ 8.33	\$ 12.50	\$ 18.74	\$ 24.99	\$ 31.24	\$ 37.49	\$ 43.73	\$ 49.98	\$ 56.23	\$ 62.48	24 pay
65-69	\$ 1.60	\$ 32.08	\$ 48.12	\$ 72.18	\$ 96.24	\$ 120.30	\$ 144.36	\$ 168.42	\$ 192.48	\$ 216.54	\$ 240.60	Monthly
		\$ 19.25	\$ 28.87	\$ 43.31	\$ 57.74	\$ 72.18	\$ 86.62	\$ 101.05	\$ 115.49	\$ 129.92	\$ 144.36	20 pay
		\$ 16.04	\$ 24.06	\$ 36.09	\$ 48.12	\$ 60.15	\$ 72.18	\$ 84.21	\$ 96.24	\$ 108.27	\$ 120.30	24 pay
70-74	\$ 2.60	\$ 52.02	\$ 78.03	\$ 117.05	\$ 156.06	\$ 195.08	\$ 234.09	\$ 273.11	\$ 312.12	\$ 351.14	\$ 390.15	Monthly
		\$ 31.21	\$ 46.82	\$ 70.23	\$ 93.64	\$ 117.05	\$ 140.45	\$ 163.86	\$ 187.27	\$ 210.68	\$ 234.09	20 pay
		\$ 26.01	\$ 39.02	\$ 58.52	\$ 78.03	\$ 97.54	\$ 117.05	\$ 136.55	\$ 156.06	\$ 175.57	\$ 195.08	24 pay
75+	\$ 3.66	\$ 73.24	\$ 109.86	\$ 164.79	\$ 219.72	\$ 274.65	\$ 329.58	\$ 384.51	\$ 439.44	\$ 494.37	\$ 549.30	Monthly
		\$ 43.94	\$ 65.92	\$ 98.87	\$ 131.83	\$ 164.79	\$ 197.75	\$ 230.71	\$ 263.66	\$ 296.62	\$ 329.58	20 pay
		\$ 36.62	\$ 54.93	\$ 82.40	\$ 109.86	\$ 137.33	\$ 164.79	\$ 192.26	\$ 219.72	\$ 247.19	\$ 274.65	24 pay

Spouse Coverage	\$10,000	\$20,000	\$30,000		Child* Coverage	\$5,000
	\$3.50	\$7.00	\$10.50	← Monthly →		\$1.10
Regardless of spouse's age	\$2.10	\$4.20	\$6.30	20 pay periods	Regardless of the number of children.	\$0.66
	\$1.75	\$3.50	\$5.25	24 pay periods		\$0.55

\*Children are covered from age 14 days to 26 years regardless of the number of children