

**ST. CLOUD AREA SCHOOL DISTRICT 742  
HUMAN RESOURCES OFFICE**

1201 S 2nd Street

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Diane Thole – Human Resources Benefits Specialist



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**ADDITIONAL LIFE INSURANCE INFORMATION**

You may apply for additional life insurance coverage in increments of \$10,000, up to an additional \$100,000. Premium payments shall be the responsibility of the employee and made by payroll deduction. The cost is determined by your age (see chart on back). If you are an hourly 10 month employee, your premium will be prorated from September 30<sup>th</sup> through May 31<sup>st</sup> each year.

If you wish to apply for additional life insurance, and you are not a new hire, you need to complete an Evidence of Insurability form and return it to the Human Resource Office. This form provides “The Standard” Life Insurance Company with information about your past and present medical history, which they will review and determine if additional information is required, or if the application can be approved or denied.

You will be notified by “The Standards” Insurance Company whether you are approved or denied the additional coverage, with a copy to the District Human Resource Office. If approved, the amount will be deducted from your payroll checks.

**See reverse side for rates.**

## ADDITIONAL LIFE INSURANCE INFORMATION

\*Rate table includes \$1.00 premium for AD&D.

| <b>COST PER MONTH</b> |          |          |          |          |          |          |          |          |          |           |
|-----------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| AGE                   | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 |
| <b>LESS THAN 30</b>   | 1.00     | 2.00     | 3.00     | 4.00     | 5.00     | 6.00     | 7.00     | 8.00     | 9.00     | 10.00     |
| <b>30-34</b>          | 1.10     | 2.20     | 3.30     | 4.40     | 5.50     | 6.60     | 7.70     | 8.80     | 9.90     | 11.00     |
| <b>35-39</b>          | 1.30     | 2.60     | 3.90     | 5.20     | 6.50     | 7.80     | 9.10     | 10.40    | 11.70    | 13.00     |
| <b>40-44</b>          | 1.70     | 3.40     | 5.10     | 6.80     | 8.50     | 10.20    | 11.90    | 13.60    | 15.30    | 17.00     |
| <b>45-49</b>          | 2.70     | 5.40     | 8.10     | 10.80    | 13.50    | 16.20    | 18.90    | 21.60    | 24.30    | 27.00     |
| <b>50-54</b>          | 3.80     | 7.60     | 11.40    | 15.20    | 19.00    | 22.80    | 26.60    | 30.40    | 34.20    | 38.00     |
| <b>55-59</b>          | 6.40     | 12.80    | 19.20    | 25.60    | 32.00    | 38.40    | 44.80    | 51.20    | 57.60    | 64.00     |
| <b>60-64</b>          | 8.70     | 17.40    | 26.10    | 34.80    | 43.50    | 52.20    | 60.90    | 69.60    | 78.30    | 87.00     |
| <b>65-69</b>          | 12.90    | 25.80    | 38.70    | 51.60    | 64.50    | 77.40    | 90.30    | 103.20   | 116.10   | 129.00    |
| <b>70 &amp; OVER</b>  | 20.80    | 41.60    | 62.40    | 83.20    | 104.00   | 124.80   | 145.60   | 166.40   | 187.20   | 208.00    |

If you have any questions, please call Diane at 320-370-8043.