



Denison Independent School District

DENTAL RATES

Estimated employee SEMI-MONTHLY PREMIUM amounts
End of rate guarantee period: 08/31/2023

COVERAGE	COST
Employee only	15.25
Employee and Spouse	30.37
Employee and child(ren)	32.41
Employee and Family	45.97



Denison Independent School District

VISION RATES

Estimated employee SEMI-MONTHLY PREMIUM amounts
End of rate guarantee period: 08/31/2023

COVERAGE	COST
Employee only	3.44
Employee and Spouse	6.88
Employee and child(ren)	7.57
Employee and Family	11.00

Denison Independent School District Voluntary-term life/AD&D - employee

Estimated employee semi-monthly premium amounts
End of the rate guarantee period: 08/31/2023

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 & over
\$20,000	\$1.04	\$1.30	\$1.30	\$1.56	\$2.08	\$3.64	\$6.50	\$9.36	\$13,000	\$9,000
\$30,000	\$1.57	\$1.96	\$1.96	\$2.35	\$3.13	\$5.47	\$9.76	\$14.05	\$19,500	\$13,500
\$40,000	\$2.08	\$2.60	\$2.60	\$3.12	\$4.16	\$7.28	\$13.00	\$18.72	\$26,000	\$18,000
\$50,000	\$2.61	\$3.26	\$3.26	\$3.91	\$5.21	\$9.11	\$16.26	\$23.41	\$32,500	\$22,500
\$60,000	\$3.12	\$3.90	\$3.90	\$4.68	\$6.24	\$10.92	\$19.50	\$28.08	\$39,000	\$27,000
\$70,000	\$3.65	\$4.56	\$4.56	\$5.47	\$7.29	\$12.75	\$22.76	\$32.77	\$45,500	\$31,500
\$80,000	\$4.16	\$5.20	\$5.20	\$6.24	\$8.32	\$14.56	\$26.00	\$37.44	\$52,000	\$36,000
\$90,000	\$4.69	\$5.86	\$5.86	\$7.03	\$9.37	\$16.39	\$29.26	\$42.13	\$58,500	\$40,500
\$100,000	\$5.20	\$6.50	\$6.50	\$7.80	\$10.40	\$18.20	\$32.50	\$46.80	\$65,000	\$45,000
\$110,000	\$5.73	\$7.16	\$7.16	\$8.59	\$11.45	\$20.03	\$35.76	\$51.49	\$71,500	\$49,500
\$120,000	\$6.24	\$7.80	\$7.80	\$9.36	\$12.48	\$21.84	\$39.00	\$56.16	\$78,000	\$54,000
\$130,000	\$6.77	\$8.46	\$8.46	\$10.15	\$13.53	\$23.67	\$42.26	\$60.85	\$84,500	\$58,500
\$140,000	\$7.28	\$9.10	\$9.10	\$10.92	\$14.56	\$25.48	\$45.50	\$65.52	\$91,000	\$63,000
\$150,000	\$7.81	\$9.76	\$9.76	\$11.71	\$15.61	\$27.31	\$48.76	\$70.21	\$97,500	\$67,500
\$160,000	\$8.32	\$10.40	\$10.40	\$12.48	\$16.64	\$29.12	\$52.00	\$74.88	\$104,000	\$72,000
\$170,000	\$8.85	\$11.06	\$11.06	\$13.27	\$17.69	\$30.95	\$55.26	\$79.57	\$110,500	\$76,500
\$180,000	\$9.36	\$11.70	\$11.70	\$14.04	\$18.72	\$32.76	\$58.50	\$84.24	\$117,000	\$81,000
\$190,000	\$9.89	\$12.36	\$12.36	\$14.83	\$19.77	\$34.59	\$61.76	\$88.93	\$123,500	\$85,500
\$200,000	\$10.40	\$13.00	\$13.00	\$15.60	\$20.80	\$36.40	\$65.00	\$93.60	\$130,000	\$90,000
\$210,000	\$10.93	\$13.66	\$13.66	\$16.39	\$21.85	\$38.23	\$68.26	\$98.29	\$136,500	\$94,500
\$220,000	\$11.44	\$14.30	\$14.30	\$17.16	\$22.88	\$40.04	\$71.50	\$102.96	\$143,000	\$99,000
\$230,000	\$11.97	\$14.96	\$14.96	\$17.95	\$23.93	\$41.87	\$74.76	\$107.65	\$149,500	\$103,500
\$240,000	\$12.48	\$15.60	\$15.60	\$18.72	\$24.96	\$43.68	\$78.00	\$112.32	\$156,000	\$108,000
\$250,000	\$13.01	\$16.26	\$16.26	\$19.51	\$26.01	\$45.51	\$81.26	\$117.01	\$162,500	\$112,500
\$260,000	\$13.52	\$16.90	\$16.90	\$20.28	\$27.04	\$47.32	\$84.50	\$121.68	\$169,000	\$117,000
\$270,000	\$14.05	\$17.56	\$17.56	\$21.07	\$28.09	\$49.15	\$87.76	\$126.37	\$175,500	\$121,500
\$280,000	\$14.56	\$18.20	\$18.20	\$21.84	\$29.12	\$50.96	\$91.00	\$131.04	\$182,000	\$126,000
\$290,000	\$15.09	\$18.86	\$18.86	\$22.63	\$30.17	\$52.79	\$94.26	\$135.73	\$188,500	\$130,500
\$300,000	\$15.60	\$19.50	\$19.50	\$23.40	\$31.20	\$54.60	\$97.50	\$140.40	\$195,000	\$135,000
\$310,000	\$16.13	\$20.16	\$20.16	\$24.19	\$32.25	\$56.43	\$100.76	\$145.09	\$201,500	\$139,500
\$320,000	\$16.64	\$20.80	\$20.80	\$24.96	\$33.28	\$58.24	\$104.00	\$149.76	\$208,000	\$144,000
\$330,000	\$17.17	\$21.46	\$21.46	\$25.75	\$34.33	\$60.07	\$107.26	\$154.45	\$214,500	\$148,500
\$340,000	\$17.68	\$22.10	\$22.10	\$26.52	\$35.36	\$61.88	\$110.50	\$159.12	\$221,000	\$153,000
\$350,000	\$18.21	\$22.76	\$22.76	\$27.31	\$36.41	\$63.71	\$113.76	\$163.81	\$227,500	\$157,500
\$360,000	\$18.72	\$23.40	\$23.40	\$28.08	\$37.44	\$65.52	\$117.00	\$168.48	\$234,000	\$162,000
\$370,000	\$19.25	\$24.06	\$24.06	\$28.87	\$38.49	\$67.35	\$120.26	\$173.17	\$240,500	\$166,500
\$380,000	\$19.76	\$24.70	\$24.70	\$29.64	\$39.52	\$69.16	\$123.50	\$177.84	\$247,000	\$171,000

Voluntary Term Life insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392. This summary is not a complete statement of the rights, benefits, limitations and exclusions of the coverage described here. For cost and coverage details, contact your Principal® representative.

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Denison Independent School District Voluntary-term life/AD&D - employee

Estimated employee semi-monthly premium amounts
End of the rate guarantee period: 08/31/2023

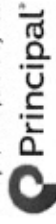
Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 & over
\$390,000	\$20.29	\$25.36	\$25.36	\$30.43	\$40.57	\$70.99	\$126.76	\$182.53	\$201.03	\$175,500
\$400,000	\$20.80	\$26.00	\$26.00	\$31.20	\$41.60	\$72.80	\$130.00	\$187.20	\$206.18	\$180,000
\$410,000	\$21.33	\$26.66	\$26.66	\$31.99	\$42.65	\$74.63	\$133.26	\$191.89	\$211.33	\$184,500
\$420,000	\$21.84	\$27.30	\$27.30	\$32.76	\$43.68	\$76.44	\$136.50	\$196.56	\$216.49	\$189,000
\$430,000	\$22.37	\$27.96	\$27.96	\$33.55	\$44.73	\$78.27	\$139.76	\$201.25	\$221.65	\$193,500
\$440,000	\$22.88	\$28.60	\$28.60	\$34.32	\$45.76	\$80.08	\$143.00	\$205.92	\$226.80	\$198,000
\$450,000	\$23.41	\$29.26	\$29.26	\$35.11	\$46.81	\$81.91	\$146.26	\$210.61	\$231.95	\$202,500
\$460,000	\$23.92	\$29.90	\$29.90	\$35.88	\$47.84	\$83.72	\$149.50	\$215.28	\$237.11	\$207,000
\$470,000	\$24.45	\$30.56	\$30.56	\$36.67	\$48.89	\$85.55	\$152.76	\$219.97	\$242.26	\$211,500
\$480,000	\$24.96	\$31.20	\$31.20	\$37.44	\$49.92	\$87.36	\$156.00	\$224.64	\$247.41	\$216,000
\$490,000	\$25.49	\$31.86	\$31.86	\$38.23	\$50.97	\$89.19	\$159.26	\$229.33	\$252.57	\$220,500
\$500,000	\$26.00	\$32.50	\$32.50	\$39.00	\$52.00	\$91.00	\$162.50	\$234.00	\$257.73	\$225,000

Note: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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Denison Independent School District

Voluntary-term life/AD&D - spouse

Estimated spouse semi-monthly premium amounts
End of the rate guarantee period: 08/31/2023

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 & over		
\$5,000	\$0.26	\$0.33	\$0.33	\$0.39	\$0.52	\$0.91	\$1.63	\$2.34	\$3,250	\$2.58	\$2,250	\$3.13
\$10,000	\$0.53	\$0.66	\$0.66	\$0.79	\$1.05	\$1.83	\$3.26	\$4.69	\$6,500	\$5.15	\$4,500	\$6.26
\$15,000	\$0.78	\$0.97	\$0.97	\$1.17	\$1.56	\$2.73	\$4.87	\$7.02	\$9,750	\$7.73	\$6,750	\$9.39
\$20,000	\$1.04	\$1.30	\$1.30	\$1.56	\$2.08	\$3.64	\$6.50	\$9.36	\$13,000	\$10.31	\$9,000	\$12.52
\$25,000	\$1.30	\$1.63	\$1.63	\$1.95	\$2.60	\$4.55	\$8.13	\$11.70	\$16,250	\$12.88	\$11,250	\$15.65
\$30,000	\$1.57	\$1.96	\$1.96	\$2.35	\$3.13	\$5.47	\$9.76	\$14.05	\$19,500	\$15.47	\$13,500	\$18.78
\$35,000	\$1.82	\$2.27	\$2.27	\$2.73	\$3.64	\$6.37	\$11.37	\$16.38	\$22,750	\$18.04	\$15,750	\$21.91
\$40,000	\$2.08	\$2.60	\$2.60	\$3.12	\$4.16	\$7.28	\$13.00	\$18.72	\$26,000	\$20.62	\$18,000	\$25.04
\$45,000	\$2.34	\$2.93	\$2.93	\$3.51	\$4.68	\$8.19	\$14.63	\$21.06	\$29,250	\$23.20	\$20,250	\$28.17
\$50,000	\$2.61	\$3.26	\$3.26	\$3.91	\$5.21	\$9.11	\$16.26	\$23.41	\$32,500	\$25.77	\$22,500	\$31.29
\$55,000	\$2.86	\$3.57	\$3.57	\$4.29	\$5.72	\$10.01	\$17.87	\$25.74	\$35,750	\$28.35	\$24,750	\$34.43
\$60,000	\$3.12	\$3.90	\$3.90	\$4.68	\$6.24	\$10.92	\$19.50	\$28.08	\$39,000	\$30.93	\$27,000	\$37.56
\$65,000	\$3.38	\$4.23	\$4.23	\$5.07	\$6.76	\$11.83	\$21.13	\$30.42	\$42,250	\$33.50	\$29,250	\$40.69
\$70,000	\$3.65	\$4.56	\$4.56	\$5.47	\$7.29	\$12.75	\$22.76	\$32.77	\$45,500	\$36.08	\$31,500	\$43.82
\$75,000	\$3.90	\$4.87	\$4.87	\$5.85	\$7.80	\$13.65	\$24.37	\$35.10	\$48,750	\$38.66	\$33,750	\$46.95
\$80,000	\$4.16	\$5.20	\$5.20	\$6.24	\$8.32	\$14.56	\$26.00	\$37.44	\$52,000	\$41.23	\$36,000	\$50.07
\$85,000	\$4.42	\$5.53	\$5.53	\$6.63	\$8.84	\$15.47	\$27.63	\$39.78	\$55,250	\$43.81	\$38,250	\$53.20
\$90,000	\$4.69	\$5.86	\$5.86	\$7.03	\$9.37	\$16.39	\$29.26	\$42.13	\$58,500	\$46.39	\$40,500	\$56.33
\$95,000	\$4.94	\$6.17	\$6.17	\$7.41	\$9.88	\$17.29	\$30.87	\$44.46	\$61,750	\$48.97	\$42,750	\$59.47
\$100,000	\$5.20	\$6.50	\$6.50	\$7.80	\$10.40	\$18.20	\$32.50	\$46.80	\$65,000	\$51.55	\$45,000	\$62.60
\$105,000	\$5.46	\$6.83	\$6.83	\$8.19	\$10.92	\$19.11	\$34.13	\$49.14	\$68,250	\$54.12	\$47,250	\$65.73
\$110,000	\$5.73	\$7.16	\$7.16	\$8.59	\$11.45	\$20.03	\$35.76	\$51.49	\$71,500	\$56.70	\$49,500	\$68.85
\$115,000	\$5.98	\$7.47	\$7.47	\$8.97	\$11.96	\$20.93	\$37.37	\$53.82	\$74,750	\$59.28	\$51,750	\$71.98
\$120,000	\$6.24	\$7.80	\$7.80	\$9.36	\$12.48	\$21.84	\$39.00	\$56.16	\$78,000	\$61.85	\$54,000	\$75.11
\$125,000	\$6.50	\$8.13	\$8.13	\$9.75	\$13.00	\$22.75	\$40.63	\$58.50	\$81,250	\$64.43	\$56,250	\$78.24
\$130,000	\$6.77	\$8.46	\$8.46	\$10.15	\$13.53	\$23.67	\$42.26	\$60.85	\$84,500	\$67.01	\$58,500	\$81.38
\$135,000	\$7.02	\$8.77	\$8.77	\$10.53	\$14.04	\$24.57	\$43.87	\$63.18	\$87,750	\$69.58	\$60,750	\$84.51
\$140,000	\$7.28	\$9.10	\$9.10	\$10.92	\$14.56	\$25.48	\$45.50	\$65.52	\$91,000	\$72.16	\$63,000	\$87.63
\$145,000	\$7.54	\$9.43	\$9.43	\$11.31	\$15.08	\$26.39	\$47.13	\$67.86	\$94,250	\$74.74	\$65,250	\$90.76
\$150,000	\$7.81	\$9.76	\$9.76	\$11.71	\$15.61	\$27.31	\$48.76	\$70.21	\$97,500	\$77.32	\$67,500	\$93.89
\$155,000	\$8.06	\$10.07	\$10.07	\$12.09	\$16.12	\$28.21	\$50.37	\$72.54	\$100,750	\$79.90	\$69,750	\$97.02
\$160,000	\$8.32	\$10.40	\$10.40	\$12.48	\$16.64	\$29.12	\$52.00	\$74.88	\$104,000	\$82.47	\$72,000	\$100.15
\$165,000	\$8.58	\$10.73	\$10.73	\$12.87	\$17.16	\$30.03	\$53.63	\$77.22	\$107,250	\$85.05	\$74,250	\$103.29
\$170,000	\$8.85	\$11.06	\$11.06	\$13.27	\$17.69	\$30.95	\$55.26	\$79.57	\$110,500	\$87.63	\$76,500	\$106.41
\$175,000	\$9.10	\$11.37	\$11.37	\$13.65	\$18.20	\$31.85	\$56.87	\$81.90	\$113,750	\$90.20	\$78,750	\$109.54
\$180,000	\$9.36	\$11.70	\$11.70	\$14.04	\$18.72	\$32.76	\$58.50	\$84.24	\$117,000	\$92.78	\$81,000	\$112.67
\$185,000	\$9.62	\$12.03	\$12.03	\$14.43	\$19.24	\$33.67	\$60.13	\$86.58	\$120,250	\$95.36	\$83,250	\$115.80

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Voluntary-term life/AD&D - spouse

Estimated spouse semi-monthly premium amounts
End of the rate guarantee period: 08/31/2023

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 & over
\$190,000	\$9.89	\$12.36	\$12.36	\$14.83	\$19.77	\$34.59	\$61.76	\$88.93	\$123,500	\$85,500
\$195,000	\$10.14	\$12.67	\$12.67	\$15.21	\$20.28	\$35.49	\$63.37	\$91.26	\$126,750	\$87,750
\$200,000	\$10.40	\$13.00	\$13.00	\$15.60	\$20.80	\$36.40	\$65.00	\$93.60	\$130,000	\$90,000

Note: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

Child(ren) premium amounts (per family) --Child(ren) are covered until age 26

\$10,000 \$1.00
\$5,000 \$0.50

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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