

Effective September 1, 2007

**HEALTHSELECT INSURANCE RATES**

	<b>Employee Pays:</b>
Employee Only	\$0.00
Employee & Spouse	\$206.03
Employee & Children	\$137.95
Employee & Family	\$343.98

**EMPLOYEES PAY**

	<b>Aetna Dental DMO Employee Pays:</b>	<b>Dental Choice Plan Employee Pays:</b>
Employee Only	\$7.22	\$21.03
Employee & Spouse	\$13.00	\$39.74
Employee & Children	\$15.66	\$47.52
Employee & Family	\$19.27	\$66.23

**VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) PREMIUMS**

- Employee Only: \$0.02/\$1,000 of coverage
  - Employee & Family: \$0.04/\$1,000 of coverage
- Minimum \$10,000 / Maximum \$200,000 \*Age 70 and higher at reduced coverages

**DEPENDENT TERM LIFE PREMIUM**

\$1.38/month (includes \$5,000 term life with AD&D coverage per dependent)

**SHORT AND LONG TERM DISABILITY PREMIUMS**

- Short-Term Disability: \$0.32/\$100 of monthly salary
- Long-Term Disability: \$0.70/\$100 of monthly salary

**OPTIONAL TERM LIFE PREMIUMS**

	Rate Per \$1,000 of Annual Salary				
	<b>Age</b>	<b>Election I</b>	<b>Election II</b>	<b>Election III</b>	<b>Election IV</b>
<ul style="list-style-type: none"> <li>▪ Election I = 1 x annual salary</li> <li>▪ Election II = 2 x annual salary</li> <li>▪ Election III = 3 x annual salary</li> <li>▪ Election IV = 4 x annual salary</li> </ul> <p>*Beginning at age 70, Optional Term Life coverage is reduced</p>	15-29	\$0.06	\$0.12	\$0.18	\$0.24
	30-39	0.07	0.14	0.21	0.28
	40-44	0.09	0.18	0.27	0.36
	45-49	0.13	0.26	0.39	0.52
	50-54	0.21	0.42	0.63	0.84
	55-59	0.37	0.74	1.11	1.48
	60-64	0.63	1.26	1.89	2.52
	65-69	1.03	2.06	3.09	4.12
	70-74	1.64	3.28	4.92	6.56
	75-79	2.68	5.36	8.04	10.72
	80-84	4.36	8.72	13.08	17.44
	85-89	7.54	15.08	22.62	30.16
	90+	11.74	23.48	35.22	46.96