



Flexible Benefits Program Rate Summary 2012 Plan Year

Life Coverage

	Employee Life Coverage Selections 1,2,3,4,5,6,7,8,9x Benefit Salary	*Spousal Life Coverage Selections \$6,000, \$12,000, \$30,000, \$60,000, \$100,000, \$150,000, \$200,000, \$250,000	Accidental Death Coverage Selections 1,2,3,4,5,6,7,8,9x Benefit Salary
Employee Age	(rate per thousand)	(rate per thousand)	(rate per thousand)
0-29	0.06	0.06	0.020
30-34	0.06	0.06	0.020
35-39	0.09	0.09	0.020
40-44	0.14	0.14	0.020
45-49	0.18	0.18	0.020
50-54	0.28	0.28	0.020
55-59	0.40	0.40	0.020
60-64	0.64	0.64	0.020
65-69	1.23	1.23	0.020
70- or over	1.91	1.91	0.020

- Spouse Life rates are based on the employee's age
- Note: Computations are based on rate per thousand
- An Administrative Fee will be added to the premium



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Life Coverage (continued)

Child Life \$3,000	Child Life \$6,000	Child Life \$10,000	Child Life \$15,000	Child Life \$20,000
\$1.11	\$1.32	\$1.60	\$1.95	\$2.30

- Child Life Rates based on coverage Level
- Must be enrolled in employee life
- An Administrative Fee is reflected in the premium

Dental Plans

	United Concordia Regular	United Concordia PPO	Cigna DHMO (metro Atlanta only)
Employee	\$34.49	\$26.49	\$ 21.94
Employee + Spouse	\$68.07	\$52.06	\$ 39.79
Employee + Children	\$71.42	\$ 54.62	\$ 49.29
Family	\$100.44	\$ 70.19	\$ 58.75

- Cigna DHMO dental network is available to those who work and live in the Metro Atlanta area.
- An administrative fee is reflected in the premium



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Vision Plan

	OptumHealth Vision Select	OptumHealth Vision Plus
Employee	\$6.20	\$6.89
Employee + Spouse	\$13.70	\$14.65
Employee + Children	\$13.63	\$15.30
Family	\$18.39	\$20.66

• An Administrative Fee is reflected in the premium

Legal Plan

	Hyatt Legal Plan Select	Hyatt Legal Plan Select Plus
Employee	\$6.57	\$8.20
Family	\$7.79	\$10.50

• An Administrative Fee is reflected in the premium



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Disability Plans

Employee Age Group	Short Term Disability		Long Term Disability without Retirement Disability		Long Term Disability with Retirement Disability	
	Seven Day Plan	Thirty Day Plan	Under Social Security	Not Under Social Security	Under Social Security	Not Under Social Security
0-29	\$0.466	\$0.247	0.150	0.159	0.127	0.137
30-34	\$0.447	\$0.242	0.214	0.241	0.127	0.137
35-39	\$ 0.466	\$0.247	0.268	0.300	0.127	0.137
40-44	\$ 0.508	\$ 0.276	0.309	0.337	0.127	0.137
45-49	\$0.561	\$0.304	0.532	0.592	0.127	0.137
50-54	\$0.608	\$ 0.333	0.710	0.792	0.259	0.291
55-59	\$0.713	\$0.385	0.928	1.019	0.464	0.514
60-64	\$0.803	\$0.437	1.092	1.197	0.560	0.619
65-69	\$ 0.979	\$ 0.532	1.456	1.602	0.915	1.010
70 or over	\$1.511	\$0.812	1.456	1.602	0.915	1.010

- An Administrative Fee will be added to the premium
- Note: Computations are based on rate per thousand



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Specified Illness Plan

	\$5,000 Coverage Level	\$10,000 Coverage Level	\$20,000 Coverage Level	\$30,000 Coverage Level	\$40,000 Coverage Level	\$50,000 Coverage Level
Age Groups						
18-29	\$4.15	\$5.95	\$9.55	\$13.15	\$16.75	\$20.35
30-39	\$5.70	\$9.05	\$15.75	\$22.45	\$29.15	\$35.85
40-49	\$9.65	\$16.95	\$31.55	\$46.15	\$60.75	\$75.35
50-59	\$15.25	\$28.15	\$53.95	\$79.75	\$105.55	\$131.35
60 +	\$23.10	\$43.85	\$85.35	\$126.85	\$168.35	\$209.85

- Employees who are under age 18 and over age 69 as of October 1, 2012 are not eligible to select the Specified Illness Option. If an employee enrolls in the Specified Illness plan and then buys up at a subsequent Annual Enrollment, the premiums will be based on the original issue age.
- An Administrative Fee is reflected in the premium



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Spending Accounts

Health Care Spending Account and Dependent Care Spending Account

Employees with the Health Care Spending Account and / or Dependent Care Spending Account will be assessed a \$3.20 monthly fee to cover part of the Third Part Administrator contract.

Long Term Care

Employee interested in enrolling in the Long Term Care Plan will need to contact UNUM to receive rate information as well to enroll in the plan. Enrollment must be done through UNUM . Please contact UNUM at 1-888-227-4165 .

- An Administrative Fee will be added to the premium