

## 2012 BENEFIT PREMIUMS

	<u>COVERAGE LEVEL</u>	<u>EMPLOYEE PAYS</u>	<u>EMPLOYER PAYS</u>
<b>Medical</b>	Employee Only	\$15.00 / month	\$765.00 / month
	Employee & Dependents	\$115.00 / month	\$1,430.00 / month
	Employee & Spouse	\$145.00 / month	\$1,430.00 / month
	Employee & Family	\$160.00 / month	\$1,430.00 / month
	26 – 30 Year Old Dependent	\$780.00 / month	-0-
<b>Dental</b>	Employee Only	\$5.00 / month	\$37.00 / mo
	Employee & Family	\$40.00 / month	\$37.00 / mo
<b>Vision</b>	Employee Only	\$7.70 / month	\$0.00
	Employee & Family	\$16.21 / month	\$0.00
	Employee Only – High	\$10.28 / month	\$0.00
	Employee & Family – High	\$21.66 / month	\$0.00
<b>Basic Life</b>	One Times Annual Salary	FREE	\$0.209 / \$1,000 coverage
<b>Long-term Disability</b>	60% of pre-disability salary	FREE	\$0.390 / \$100 of monthly salary (pending approval)

<b>Short-Term Disability Insurance GWS (Gross Weekly Salary)</b>	
<b>Employee Age Range</b>	<b>Premium Rate – Employee Paid</b>
Under Age 29	\$0.682 / \$10 of GWS
30 – 39	\$0.348 / \$10 of GWS
40 – 49	\$0.377 / \$10 of GWS
50 – 59	\$0.479 / \$10 of GWS
60 – 64	\$0.682 / \$10 of GWS
65 +	\$1.146 / \$10 of GWS

**Premium Adjustments:** Your premium rate will be computed based upon your age and salary, and will be adjusted anytime there is a salary or range change.

<b>Optional Life Insurance (Per \$1,000 of Plan Value) – Employee Paid</b>	
<b>Age Range</b>	<b>Premium Rate</b>
Under Age 30	\$ .06 / \$1,000
30 – 34	\$ .08 / \$1,000
35 – 39	\$ .09 / \$1,000
40 – 44	\$ .10 / \$1,000
45 – 49	\$ .16 / \$1,000
50 – 54	\$ .24 / \$1,000
55 – 59	\$ .45 / \$1,000
60 – 64	\$ .67 / \$1,000
65 – 69	\$1.31 / \$1,000
70+	\$2.14 / \$1,000
All Eligible Children	\$ .65 / \$5,000

\*Amounts of coverage for an active employee reduce to 65% of face amount at age 65; 50% at age 70; and 35% at age 75. Your rate increases on January 1st of the year following your birth date.

**Premiums are deducted as follows for BOCC Employees:** Medical- half from the first check and half from the second check of the month; Dental- first check of the month; Optional Life, Vision and Short-Term Disability- second check of the month.