

EMPLOYEE BENEFITS SERVICES TRUST
Life, AD&D, Long Term Disability and Dependent Life
2011-2012 Monthly Premium Rates
Pooled Groups Only (under 25 employees)*
Effective August 1, 2011

<u>Basic Life Insurance Plans*</u>	<u>Rate</u>	<u>Admin Fee</u> (per Employee)
Flat Life (\$1,000 multiples up to \$9,000) Please see rate table below		\$0.25
(\$5,000 multiples - \$10,000 minimum to \$50,000 maximum)		\$0.25
Life 1 x or 1.5 x Salary Please see rate table below		\$0.40
(Multiples of Salary - \$10,000 minimum to \$75,000 maximum)		
Statutory Life \$0.067 per \$1,000/coverage		\$0.10
(Statutory Public Safety Coverage - \$10,000)		

Basic Life Insurance Rates

Rates based on age at initial enrollment, and change thereafter on August 1 if employee changes age categories.	Age:	Cost per \$1,000 Coverage
	0-29	0.03
	30-34	0.04
	35-39	0.05
	40-44	0.08
	45-49	0.14
	50-54	0.22
	55-59	0.40
	60-64	0.45
	65-69	0.69
70-74	1.14	
75 and older	3.76	

AD&D (Accidental Death & Dismemberment)

Available with Flat Life, Life 1x and 1.5x Salary plans	\$0.03 per \$1,000/coverage	\$0.05
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LTD 50% 90 Day (Long Term Disability)*

\$0.292 per \$100/covered salary	\$0.60
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*** For groups with over 25 employees, rates vary based on demographics of group;
rates will be provided directly to you.**

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Dependent Life

Option I (\$1,000)	\$0.30 per employee	No Admin Fee
Option II (\$2,000)	\$0.59 per employee	No Admin Fee

Voluntary Dependent Life

\$5,000	\$1.48 per employee	No Admin Fee
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Employee Paid Supplemental and Spouse Life:

(\$10,000 multiples from \$10,000 to \$300,000)

Rates based on age at initial enrollment, and change thereafter on August 1 if employee changes age categories.	Age:	Cost per \$1,000 Coverage	No Admin Fee
	0-29	0.039	
	30-34	0.049	
	35-39	0.068	
	40-44	0.097	
	45-49	0.136	
	50-54	0.213	
	55-59	0.398	
	60-64	0.610	
	65-69	1.150	
70-74	1.810		
75 and older	5.580		

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