

**2012 INSURANCE RATES**  
**Effective January 1, 2012- December 31, 2012**

**Monthly State Contribution \$733**

**Note:** All eligible employees must be enrolled in the **CORE PLAN** which includes any Medical plan (Traditional, or Managed Care Plan), Dental and Basic Life coverage as a package or must waive all coverage.

Available Plans	Medical Rates			Dental Rates	Vision Rates
	Traditional	New West	Blue Choice		
Employee Only	<b>\$696</b>	\$682	<b>\$682</b>	\$34.90	\$7.64
Employee & Spouse	<b>\$870</b>	\$856	<b>\$856</b>	\$53.12	\$14.42
Employee & Children	<b>\$783</b>	\$769	<b>\$769</b>	\$51.58	\$15.18
Employee & Family	<b>\$922</b>	\$908	<b>\$908</b>	\$59.36	\$22.26
Joint Core	<b>\$730</b>	\$717	<b>\$717</b>	\$40.74	N/A

Rates include the prescription drug plan and the Healthy for Life Program.

**LIFE INSURANCE RATES**

<b>Plan A</b> – Basic Life (\$14,000) .....	<b>\$1.90</b>
<b>Plan B</b> – Dependent Life .....	<b>\$0.52</b>
<b>Plan C</b> – Optional Employee Life .....	<b>**</b>
<b>Plan D</b> – Optional Spouse Life .....	<b>**</b>
<b>Plan E</b> – Accidental Death & Dismemberment (Employee only).....	<b>\$0.020/\$1,000</b>
<b>Plan E</b> – Accidental Death & Dismemberment (with dependents).....	<b>\$0.030/\$1,000</b>
<b>LTD</b> – Long Term Disability .....	<b>\$9.90</b>

**\*\*Plans C & D** are based on the employee's age (as of the last day of the month) at the following monthly rates per \$1,000 coverage.

Under 30 . . . \$0.025	Under 35 . . . \$0.042	Under 40 . . . \$0.067
Under 45 . . . \$0.084	Under 50 . . . \$0.126	Under 55 . . . \$0.193
Under 60 . . . \$0.361	Under 65 . . . \$0.554	65 & Older . . \$0.823

**Note:** The life plans offered are **Term Life** plans. They **do not** accrue any cash value. A member is eligible to carry all life plans until termination or retirement. At termination, no life plans may be continued through COBRA. At retirement, only Plan A – Basic Life can be continued, until age 65 or Medicare eligible. However, conversion to a higher cost individual plan is available if requested at the time life coverage terminates.