

	December 2013 ONLY						Beginning January 15, 2014			
	MONTHLY RATE		MONTHLY RATE		BI-WEEKLY		SEMI- MONTHLY RATE		SEMI- MONTHLY RATE	
	12 Monthly Checks		10 Monthly Checks		All		24 Semi-Monthly Checks		20 Semi-Monthly Checks	
	Regular	Tobacco	Regular	Tobacco	Regular	Tobacco	Regular	Tobacco	Regular	Tobacco
	\$ 80.00		\$ 80.00		\$ 80.00		\$ 80.00		\$ 80.00	
Health Plans										
Bronze										
EE	\$ 66.28	\$ 146.28	\$ 79.54	\$ 175.54	\$ 30.59	\$ 67.51	\$ 33.14	\$ 73.14	\$ 39.77	\$ 87.77
EE+CH	\$ 130.74	\$ 210.74	\$ 156.89	\$ 252.89	\$ 60.34	\$ 97.26	\$ 65.37	\$ 105.37	\$ 78.44	\$ 126.44
EE+SP	\$ 195.96	\$ 275.96	\$ 235.15	\$ 331.15	\$ 90.44	\$ 127.37	\$ 97.98	\$ 137.98	\$ 117.58	\$ 165.58
EE+SP+CH	\$ 260.40	\$ 340.40	\$ 312.48	\$ 408.48	\$ 120.18	\$ 157.11	\$ 130.20	\$ 170.20	\$ 156.24	\$ 204.24
Silver										
EE	\$ 108.64	\$ 188.64	\$ 130.37	\$ 226.37	\$ 50.14	\$ 87.06	\$ 54.32	\$ 94.32	\$ 65.18	\$ 113.18
EE+CH	\$ 202.74	\$ 282.74	\$ 243.29	\$ 339.29	\$ 93.57	\$ 130.50	\$ 101.37	\$ 141.37	\$ 121.64	\$ 169.64
EE+SP	\$ 284.90	\$ 364.90	\$ 341.88	\$ 437.88	\$ 131.49	\$ 168.42	\$ 142.45	\$ 182.45	\$ 170.94	\$ 218.94
EE+SP+CH	\$ 379.00	\$ 459.00	\$ 454.80	\$ 550.80	\$ 174.92	\$ 211.85	\$ 189.50	\$ 229.50	\$ 227.40	\$ 275.40
Gold										
EE	\$ 166.08	\$ 246.08	\$ 199.30	\$ 295.30	\$ 76.65	\$ 113.58	\$ 83.04	\$ 123.04	\$ 99.65	\$ 147.65
EE+CH	\$ 300.38	\$ 380.38	\$ 360.46	\$ 456.46	\$ 138.64	\$ 175.56	\$ 150.19	\$ 190.19	\$ 180.23	\$ 228.23
EE+SP	\$ 405.52	\$ 485.52	\$ 486.62	\$ 582.62	\$ 187.16	\$ 224.09	\$ 202.76	\$ 242.76	\$ 243.31	\$ 291.31
EE+SP+CH	\$ 539.84	\$ 619.84	\$ 647.81	\$ 743.81	\$ 249.16	\$ 286.08	\$ 269.92	\$ 309.92	\$ 323.90	\$ 371.90
Tricare Supplement										
EE	\$ 60.50		\$ 72.60		\$ 27.92		\$ 30.25		\$ 36.30	
EE+CH; EE+SP	\$ 119.50		\$ 143.40		\$ 55.15		\$ 59.75		\$ 71.70	
EE+SP+CH	\$ 160.50		\$ 192.60		\$ 74.08		\$ 80.25		\$ 96.30	
Dental										
EE	\$ 15.00		\$ 18.00		\$ 6.92		\$ 7.50		\$ 9.00	
Family	\$ 45.00		\$ 54.00		\$ 20.77		\$ 22.50		\$ 27.00	
Vision										
EE	\$ 6.46		\$ 7.75		\$ 2.98		\$ 3.23		\$ 3.88	
EE+1	\$ 11.64		\$ 13.97		\$ 5.37		\$ 5.82		\$ 6.98	
Family	\$ 18.10		\$ 21.72		\$ 8.35		\$ 9.05		\$ 10.86	
Short-Term Disability										
EE - per \$1,000 Monthly Salary - 45-day	\$ 2.40		\$ 2.88		\$ 1.11		\$ 1.20		\$ 1.44	
EE - per \$1,000 Monthly Salary - 15-day	\$ 3.40		\$ 4.08		\$ 1.57		\$ 1.70		\$ 2.04	
Long-Term Disability										
EE - per \$1,000 Monthly Salary	\$ 4.50		\$ 5.40		\$ 2.08		\$ 2.25		\$ 2.70	
ER - per \$1,000 Monthly Salary	\$ 4.50		\$ 5.40		\$ 2.08		\$ 2.25		\$ 2.70	
Identity Theft										
EE	\$ 8.50		\$ 10.20		\$ 3.92		\$ 4.25		\$ 5.10	
EE+CH	\$ 14.88		\$ 17.86		\$ 6.87		\$ 7.44		\$ 8.93	
EE+SP	\$ 17.00		\$ 20.40		\$ 7.85		\$ 8.50		\$ 10.20	
EE+SP+CH	\$ 23.38		\$ 28.06		\$ 10.79		\$ 11.69		\$ 14.03	

Supplemental Life/AD&D Rate Table (Monthly Rates based on 12 Months)

EMPLOYEE LIFE - Non-tobacco										
Age Band	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000*
< 29	\$0.39	\$0.78	\$1.17	\$1.56	\$1.95	\$2.34	\$2.73	\$3.12	\$3.51	\$3.90
30-34	\$0.51	\$1.02	\$1.53	\$2.04	\$2.55	\$3.06	\$3.57	\$4.08	\$4.59	\$5.10
35-39	\$0.73	\$1.46	\$2.19	\$2.92	\$3.65	\$4.38	\$5.11	\$5.84	\$6.57	\$7.30
40-44	\$1.09	\$2.18	\$3.27	\$4.36	\$5.45	\$6.54	\$7.63	\$8.72	\$9.81	\$10.90
45-49	\$1.69	\$3.38	\$5.07	\$6.76	\$8.45	\$10.14	\$11.83	\$13.52	\$15.21	\$16.90
50-54	\$2.81	\$5.62	\$8.43	\$11.24	\$14.05	\$16.86	\$19.67	\$22.48	\$25.29	\$28.10
55-59	\$4.94	\$9.88	\$14.82	\$19.76	\$24.70	\$29.64	\$34.58	\$39.52	\$44.46	\$49.40
60-64	\$6.53	\$13.06	\$19.59	\$26.12	\$32.65	\$39.18	\$45.71	\$52.24	\$58.77	\$65.30
65-69	\$11.80	\$23.60	\$35.40	\$47.20	\$59.00	\$70.80	\$82.60	\$94.40	\$106.20	\$118.00
70-74	\$25.50	\$51.00	\$76.50	\$102.00	\$127.50	\$153.00	\$178.50	\$204.00	\$229.50	\$255.00
75 +	\$25.50	\$51.00	\$76.50	\$102.00	\$127.50	\$153.00	\$178.50	\$204.00	\$229.50	\$255.00

EMPLOYEE LIFE - Tobacco										
Age Band	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000*
< 29	\$0.69	\$1.38	\$2.07	\$2.76	\$3.45	\$4.14	\$4.83	\$5.52	\$6.21	\$6.90
30-34	\$1.09	\$2.18	\$3.27	\$4.36	\$5.45	\$6.54	\$7.63	\$8.72	\$9.81	\$10.90
35-39	\$1.68	\$3.36	\$5.04	\$6.72	\$8.40	\$10.08	\$11.76	\$13.44	\$15.12	\$16.80
40-44	\$2.69	\$5.38	\$8.07	\$10.76	\$13.45	\$16.14	\$18.83	\$21.52	\$24.21	\$26.90
45-49	\$4.23	\$8.46	\$12.69	\$16.92	\$21.15	\$25.38	\$29.61	\$33.84	\$38.07	\$42.30
50-54	\$6.77	\$13.54	\$20.31	\$27.08	\$33.85	\$40.62	\$47.39	\$54.16	\$60.93	\$67.70
55-59	\$10.82	\$21.64	\$32.46	\$43.28	\$54.10	\$64.92	\$75.74	\$86.56	\$97.38	\$108.20
60-64	\$13.06	\$26.12	\$39.18	\$52.24	\$65.30	\$78.36	\$91.42	\$104.48	\$117.54	\$130.60
65-69	\$21.18	\$42.36	\$63.54	\$84.72	\$105.90	\$127.08	\$148.26	\$169.44	\$190.62	\$211.80
70-74	\$37.13	\$74.26	\$111.39	\$148.52	\$185.65	\$222.78	\$259.91	\$297.04	\$334.17	\$371.30
75 +	\$37.13	\$74.26	\$111.39	\$148.52	\$185.65	\$222.78	\$259.91	\$297.04	\$334.17	\$371.30

EMPLOYEE AD&D										
Per Employee	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000*
	\$0.44	\$0.88	\$1.32	\$1.76	\$2.20	\$2.64	\$3.08	\$3.52	\$3.96	\$4.40

SPOUSE LIFE										
Age Band	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000**
< 29	\$0.38	\$0.76	\$1.14	\$1.52	\$1.90	\$2.28	\$2.66	\$3.04	\$3.42	\$3.80
30-34	\$0.43	\$0.85	\$1.28	\$1.70	\$2.13	\$2.55	\$2.98	\$3.40	\$3.83	\$4.25
35-39	\$0.57	\$1.14	\$1.71	\$2.28	\$2.85	\$3.42	\$3.99	\$4.56	\$5.13	\$5.70
40-44	\$0.88	\$1.75	\$2.63	\$3.50	\$4.38	\$5.25	\$6.13	\$7.00	\$7.88	\$8.75
45-49	\$1.44	\$2.87	\$4.31	\$5.74	\$7.18	\$8.61	\$10.05	\$11.48	\$12.92	\$14.35
50-54	\$2.38	\$4.76	\$7.14	\$9.52	\$11.90	\$14.28	\$16.66	\$19.04	\$21.42	\$23.80
55-59	\$3.78	\$7.56	\$11.34	\$15.12	\$18.90	\$22.68	\$26.46	\$30.24	\$34.02	\$37.80
60-64	\$5.44	\$10.88	\$16.32	\$21.76	\$27.20	\$32.64	\$38.08	\$43.52	\$48.96	\$54.40
65-69	\$8.43	\$16.86	\$25.29	\$33.72	\$42.15	\$50.58	\$59.01	\$67.44	\$75.87	\$84.30
70-74	\$24.00	\$48.00	\$72.00	\$96.00	\$120.00	\$144.00	\$168.00	\$192.00	\$216.00	\$240.00
75 +	\$24.00	\$48.00	\$72.00	\$96.00	\$120.00	\$144.00	\$168.00	\$192.00	\$216.00	\$240.00

SPOUSE AD&D										
Spouse	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000**
	\$0.22	\$0.44	\$0.66	\$0.88	\$1.10	\$1.32	\$1.54	\$1.76	\$1.98	\$2.20

Spouse Amount Cannot Exceed 100% Of Employees' Amount

CHILD(REN) - One Price for All Children (1 or more)			
	\$5,000	\$10,000	\$15,000
Life	\$1.07	\$2.13	\$3.20
AD&D	\$0.25	\$0.50	\$0.75

Child Amount Cannot Exceed 100% Of Employees' Amount

* For Employee benefit amount elections which exceed \$100,000 calculate as follows:

Life Benefit Example: Use the age banded rate in the \$10,000 column X elected amount/10,000

29 yr old non-tobacco electing \$300,000 = \$0.39 x \$300,000/10,000 = \$11.70

AD&D Benefit Example: Any age Employee electing \$300,000 = \$0.44 X \$300,000/10,000 = \$13.20

** For Spouse benefit amount elections which exceed \$50,000 calculate as follows:

Life Benefit Example: Use the age banded rate in the \$5,000 column X elected amount/5,000

29 yr old electing \$100,000 = \$0.38 x \$100,000/5,000 = \$7.60

AD&D Benefit Example: Any age Spouse electing \$100,000 = \$0.22 X \$100,000/5,000 = \$4.40