

Effective September 1, 2010

**HEALTHSELECT INSURANCE RATES**

	<b>Full Time Employee Pays:</b>	<b>Part Time Employee Pays:</b>
Employee Only	\$0.00	\$206.63
Employee & Spouse	\$236.34	\$561.14
Employee & Children	\$158.26	\$444.02
Employee & Family	\$394.60	\$798.53

**FULL AND PART-TIME EMPLOYEES**

	<b>HumanaDental DHMO Employee Pays:</b>	<b>State of TexasDental Choice Plan Employee Pays:</b>
Employee Only	\$8.52	\$22.46
Employee & Spouse	\$17.05	\$44.92
Employee & Children	\$20.45	\$53.90
Employee & Family	\$28.98	\$76.36

**VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) PREMIUMS**

- Employee Only: \$0.02/\$1,000 of coverage
  - Employee & Family: \$0.04/\$1,000 of coverage
- Minimum \$10,000 / Maximum \$200,000 \*Age 70 and higher at reduced coverages

**DEPENDENT TERM LIFE PREMIUM**

\$1.38/month (includes \$5,000 term life with AD&D coverage per dependent)

**SHORT AND LONG TERM DISABILITY PREMIUMS**

- Short-Term Disability: \$0.26/\$100 of monthly salary
- Long-Term Disability: \$0.63/\$100 of monthly salary

**OPTIONAL TERM LIFE PREMIUMS**

- Election I = 1 x annual salary
- Election II = 2 x annual salary
- Election III = 3 x annual salary
- Election IV = 4 x annual salary

\*Beginning at age 70, Optional Term Life coverage is reduced

Rate Per \$1,000 of Annual Salary

Age	<b>Election I</b>	<b>Election II</b>	<b>Election III</b>	<b>Election IV</b>
15-29	\$0.06	\$0.12	\$0.18	\$0.24
30-39	0.07	0.14	0.21	0.28
40-44	0.09	0.18	0.27	0.36
45-49	0.13	0.26	0.39	0.52
50-54	0.21	0.42	0.63	0.84
55-59	0.37	0.74	1.11	1.48
60-64	0.63	1.26	1.89	2.52
65-69	1.03	2.06	3.09	4.12
70-74	1.64	3.28	4.92	6.56
75-79	2.68	5.36	8.04	10.72
80-84	4.36	8.72	13.08	17.44
85-89	7.54	15.08	22.62	30.16
90+	11.74	23.48	35.22	46.96