

State of Maryland FY 2009 Medical Plan Rates

FY 2009 Employee Contributions for Active Employees

<u>PLAN</u>	Bi - Weekly Premiums			Monthly Premiums		
	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>
PPO - BCBSM	\$42.22	\$76.00	\$105.56	\$84.44	\$151.99	\$211.12
PPO - MLH-EAGLE	\$40.58	\$73.04	\$101.45	\$81.15	\$146.08	\$202.90
POS - CAREFIRST	\$27.93	\$50.27	\$69.82	\$55.86	\$100.54	\$139.64
POS - MDIPA-PREFERRED	\$31.07	\$55.93	\$77.68	\$62.14	\$111.85	\$155.36
POS - AETNA US HEALTHCARE	\$27.91	\$50.22	\$69.75	\$55.81	\$100.45	\$139.51
HMO - BLUE CHOICE	\$26.32	\$55.23	\$68.42	\$52.63	\$110.46	\$136.84
HMO - KAISER	\$27.60	\$55.21	\$69.14	\$55.21	\$110.41	\$138.28
HMO - OPTIMUM CHOICE	\$26.40	\$54.90	\$65.46	\$52.80	\$109.81	\$130.93

FY 2009 State Contributions for Active Employees

<u>PLAN</u>	Bi - Weekly Premiums			Monthly Premiums		
	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>
PPO - BCBSM	\$168.89	\$303.99	\$422.23	\$337.78	\$607.98	\$844.46
PPO - MLH-EAGLE	\$162.31	\$292.16	\$405.80	\$324.62	\$584.32	\$811.59
POS - CAREFIRST	\$136.35	\$245.44	\$340.88	\$272.70	\$490.87	\$681.76
POS - MDIPA-PREFERRED	\$151.70	\$273.05	\$379.27	\$303.41	\$546.11	\$758.53
POS - AETNA US HEALTHCARE	\$136.23	\$245.21	\$340.56	\$272.46	\$490.41	\$681.12
HMO - BLUE CHOICE	\$149.13	\$312.96	\$387.71	\$298.26	\$625.91	\$775.43
HMO - KAISER	\$156.42	\$312.83	\$391.78	\$312.83	\$625.66	\$783.56
HMO - OPTIMUM CHOICE	\$149.60	\$311.12	\$370.97	\$299.19	\$622.23	\$741.93

FY 2009 Total Premium for Active Employees

<u>PLAN</u>	Bi - Weekly Premiums			Monthly Premiums		
	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>
PPO - BCBSM	\$211.11	\$379.99	\$527.79	\$422.22	\$759.97	\$1,055.58
PPO - MLH-EAGLE	\$202.89	\$365.20	\$507.25	\$405.77	\$730.40	\$1,014.49
POS - CAREFIRST	\$164.28	\$295.71	\$410.70	\$328.56	\$591.41	\$821.40
POS - MDIPA-PREFERRED	\$182.77	\$328.98	\$456.95	\$365.55	\$657.96	\$913.89
POS - AETNA US HEALTHCARE	\$164.14	\$295.43	\$410.31	\$328.27	\$590.86	\$820.63
HMO - BLUE CHOICE	\$175.45	\$368.19	\$456.13	\$350.89	\$736.37	\$912.27
HMO - KAISER	\$184.02	\$368.04	\$460.92	\$368.04	\$736.07	\$921.84
HMO - OPTIMUM CHOICE	\$176.00	\$366.02	\$436.43	\$351.99	\$732.04	\$872.86

State of Maryland FY 2009 Medical Plan Rates

FY 2009 Monthly Retiree Contributions

<u>PLAN</u>	Retirees w/o Medicare			Retirees with Medicare		
	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>
PPO - BCBSM	\$84.44	\$151.99	\$211.12	\$42.23	\$84.44	\$126.65
PPO - MLH-EAGLE	\$81.15	\$146.08	\$202.90	\$40.58	\$81.15	\$121.72
POS - CAREFIRST	\$55.86	\$100.54	\$139.64	\$27.92	\$55.86	\$83.78
POS - MDIPA-PREFERRED	\$62.14	\$111.85	\$155.36	\$31.07	\$62.14	\$93.21
POS - AETNA US HEALTHCARE	\$55.81	\$100.45	\$139.51	\$27.89	\$55.81	\$83.69
HMO - BLUE CHOICE	\$52.63	\$110.46	\$136.84	\$25.95	\$57.01	\$71.31
HMO - KAISER	\$55.21	\$110.41	\$138.28	\$32.52	\$65.04	\$97.56
HMO - OPTIMUM CHOICE	\$52.80	\$109.81	\$130.93	\$34.87	\$69.73	\$104.59

FY 2009 Monthly State Contributions for Retirees

<u>PLAN</u>	Retirees w/o Medicare			Retirees with Medicare		
	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>
PPO - BCBSM	\$337.78	\$607.98	\$844.46	\$168.91	\$337.78	\$506.60
PPO - MLH-EAGLE	\$324.62	\$584.32	\$811.59	\$162.33	\$324.62	\$486.90
POS - CAREFIRST	\$272.70	\$490.87	\$681.76	\$136.33	\$272.70	\$409.05
POS - MDIPA-PREFERRED	\$303.41	\$546.11	\$758.53	\$151.69	\$303.41	\$455.09
POS - AETNA US HEALTHCARE	\$272.46	\$490.41	\$681.12	\$136.19	\$272.46	\$408.59
HMO - BLUE CHOICE	\$298.26	\$625.91	\$775.43	\$147.02	\$323.06	\$404.12
HMO - KAISER	\$312.83	\$625.66	\$783.56	\$184.28	\$368.57	\$552.85
HMO - OPTIMUM CHOICE	\$299.19	\$622.23	\$741.93	\$197.58	\$395.13	\$592.71

FY 2009 Total Monthly Premium for Retirees

<u>PLAN</u>	Retirees w/o Medicare			Retirees with Medicare		
	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>	<u>One Person</u>	<u>Two Person</u>	<u>3+People</u>
PPO - BCBSM	\$422.22	\$759.97	\$1,055.58	\$211.14	\$422.22	\$633.25
PPO - MLH-EAGLE	\$405.77	\$730.40	\$1,014.49	\$202.91	\$405.77	\$608.62
POS - CAREFIRST	\$328.56	\$591.41	\$821.40	\$164.25	\$328.56	\$492.83
POS - MDIPA-PREFERRED	\$365.55	\$657.96	\$913.89	\$182.76	\$365.55	\$548.30
POS - AETNA US HEALTHCARE	\$328.27	\$590.86	\$820.63	\$164.08	\$328.27	\$492.28
HMO - BLUE CHOICE	\$350.89	\$736.37	\$912.27	\$172.97	\$380.07	\$475.43
HMO - KAISER	\$368.04	\$736.07	\$921.84	\$216.80	\$433.61	\$650.41
HMO - OPTIMUM CHOICE	\$351.99	\$732.04	\$872.86	\$232.45	\$464.86	\$697.30

State of Maryland FY 2009 Health Insurance Premiums

Employee / Retiree

CareFirst BCBS-PPO				Bi-Weekly			Monthly		
				ESRD		EE	State	Total	EE/Ret
Employee/Retiree ONLY, NO MEDICARE		1		42.22	168.89	211.11	84.44	337.78	422.22
Employee/Retiree & 1 CHILD, NO MEDICARE		2		76.00	303.99	379.99	151.99	607.98	759.97
Employee/Retiree & SPOUSE, NO MEDICARE		3		76.00	303.99	379.99	151.99	607.98	759.97
Employee/Retiree +2 OR MORE, NO MEDICARE		4		105.56	422.23	527.79	211.12	844.46	1,055.58
RETIREE ONLY, WITH MEDICARE		5		21.11	84.46	105.57	42.23	168.91	211.14
RETIREE + 1, ONE WITH MEDICARE		6		63.33	253.30	316.63	126.65	506.60	633.25
RETIREE + 1, BOTH WITH MEDICARE		7		42.22	168.89	211.11	84.44	337.78	422.22
RETIREE + 2, ONE WITH MEDICARE		8		97.10	388.42	485.52	194.21	776.83	971.04
RETIREE + 2, TWO WITH MEDICARE		9		84.44	337.77	422.21	168.88	675.54	844.42
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10		63.33	253.30	316.63	126.65	506.60	633.25
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11		105.56	422.23	527.79	211.12	844.46	1,055.58

EE/Ret= Employee/ Retiree

State of Maryland FY 2009 Health Insurance Premiums

Employee / Retiree

UHC/MAMSI - PPO				Bi-Weekly			Monthly		
				ESRD		EE	State	Total	EE/Ret
Employee/Retiree ONLY, NO MEDICARE		1		40.58	162.31	202.89	81.15	324.62	405.77
Employee/Retiree & 1 CHILD, NO MEDICARE		2		73.04	292.16	365.20	146.08	584.32	730.40
Employee/Retiree & SPOUSE, NO MEDICARE		3		73.04	292.16	365.20	146.08	584.32	730.40
Employee/Retiree +2 OR MORE, NO MEDICARE		4		101.45	405.80	507.25	202.90	811.59	1,014.49
RETIREE ONLY, WITH MEDICARE		5		20.29	81.16	101.45	40.58	162.33	202.91
RETIREE + 1, ONE WITH MEDICARE		6		60.86	243.45	304.31	121.72	486.90	608.62
RETIREE + 1, BOTH WITH MEDICARE		7		40.58	162.31	202.89	81.15	324.62	405.77
RETIREE + 2, ONE WITH MEDICARE		8		93.32	373.30	466.62	186.65	746.58	933.23
RETIREE + 2, TWO WITH MEDICARE		9		81.15	324.62	405.77	162.31	649.23	811.54
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10		60.86	243.45	304.31	121.72	486.90	608.62
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11		101.45	405.80	507.25	202.90	811.59	1,014.49

EE/Ret= Employee/ Retiree

State of Maryland FY 2009 Health Insurance Premiums

Employee / Retiree

AETNA US HEALTHCARE - POS				Bi-Weekly			Monthly		
				EE	State	Total	EE/Ret	State	Total
	ESRD								
Employee/Retiree ONLY, NO MEDICARE		1		27.91	136.23	164.14	55.81	272.46	328.27
Employee/Retiree, 1 CHILD, NO MEDICARE		2		50.22	245.21	295.43	100.45	490.41	590.86
Employee/Retiree & SPOUSE, NO MEDICARE		3		50.22	245.21	295.43	100.45	490.41	590.86
Employee/Retiree +2 OR MORE, NO MEDICARE		4		69.75	340.56	410.31	139.51	681.12	820.63
RETIREE ONLY, WITH MEDICARE		5		13.95	68.09	82.04	27.89	136.19	164.08
RETIREE + 1, ONE WITH MEDICARE		6		41.84	204.30	246.14	83.69	408.59	492.28
RETIREE + 1, BOTH WITH MEDICARE		7		27.90	136.24	164.14	55.81	272.46	328.27
RETIREE + 2, ONE WITH MEDICARE		8		64.17	313.32	377.49	128.34	626.63	754.97
RETIREE + 2, TWO WITH MEDICARE		9		55.80	272.44	328.24	111.60	544.87	656.47
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10		41.84	204.30	246.14	83.69	408.59	492.28
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11		69.75	340.56	410.31	139.51	681.12	820.63

EE/Ret= Employee/ Retiree

State of Maryland FY 2009 Health Insurance Premiums

Employee / Retiree

CareFirst BCBS-POS				Bi-Weekly			Monthly		
				EE	State	Total	EE/Ret	State	Total
	ESRD								
Employee/Retiree ONLY, NO MEDICARE		1		27.93	136.35	164.28	55.86	272.70	328.56
Employee/Retiree & 1 CHILD, NO MEDICARE		2		50.27	245.44	295.71	100.54	490.87	591.41
Employee/Retiree & SPOUSE, NO MEDICARE		3		50.27	245.44	295.71	100.54	490.87	591.41
Employee/Retiree +2 OR MORE, NO MEDICARE		4		69.82	340.88	410.70	139.64	681.76	821.40
RETIREE ONLY, WITH MEDICARE		5		13.96	68.16	82.12	27.92	136.33	164.25
RETIREE + 1, ONE WITH MEDICARE		6		41.89	204.52	246.41	83.78	409.05	492.83
RETIREE + 1, BOTH WITH MEDICARE		7		27.93	136.35	164.28	55.86	272.70	328.56
RETIREE + 2, ONE WITH MEDICARE		8		64.23	313.61	377.84	128.46	627.21	755.67
RETIREE + 2, TWO WITH MEDICARE		9		55.85	272.69	328.54	111.71	545.38	657.09
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10		41.89	204.53	246.42	83.78	409.05	492.83
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11		69.82	340.88	410.70	139.64	681.76	821.40

EE/Ret= Employee/ Retiree

State of Maryland FY 2009 Health Insurance Premiums

Employee / Retiree

UHC/MAMSI - POS				Bi-Weekly			Monthly		
				EE	State	Total	EE/Ret	State	Total
	ESRD								
Employee/Retiree ONLY, NO MEDICARE		1		31.07	151.70	182.77	62.14	303.41	365.55
Employee/Retiree & 1 CHILD, NO MEDICARE		2		55.93	273.05	328.98	111.85	546.11	657.96
Employee/Retiree & SPOUSE, NO MEDICARE		3		55.93	273.05	328.98	111.85	546.11	657.96
Employee/Retiree +2 OR MORE, NO MEDICARE		4		77.68	379.27	456.95	155.36	758.53	913.89
RETIREE ONLY, WITH MEDICARE		5		15.53	75.85	91.38	31.07	151.69	182.76
RETIREE + 1, ONE WITH MEDICARE		6		46.61	227.54	274.15	93.21	455.09	548.30
RETIREE + 1, BOTH WITH MEDICARE		7		31.07	151.70	182.77	62.14	303.41	365.55
RETIREE + 2, ONE WITH MEDICARE		8		71.46	348.91	420.37	142.92	697.81	840.73
RETIREE + 2, TWO WITH MEDICARE		9		62.14	303.39	365.53	124.28	606.79	731.07
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10		46.61	227.54	274.15	93.21	455.09	548.30
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11		77.68	379.27	456.95	155.36	758.53	913.89

EE/Ret= Employee/ Retiree

State of Maryland FY 2009 Health Insurance Premiums

Employee / Retiree

BLUE CHOICE - HMO				Bi-Weekly			Monthly		
				EE	State	Total	EE/Ret	State	Total
	ESRD								
Employee/Retiree ONLY, NO MEDICARE		1		26.32	149.13	175.45	52.63	298.26	350.89
Employee/Retiree & 1 CHILD, NO MEDICARE		2		55.23	312.96	368.19	110.46	625.91	736.37
Employee/Retiree & SPOUSE, NO MEDICARE		3		55.23	312.96	368.19	110.46	625.91	736.37
Employee/Retiree +2 OR MORE, NO MEDICARE		4		68.42	387.71	456.13	136.84	775.43	912.27
RETIREE ONLY, WITH MEDICARE		5		12.97	73.51	86.48	25.95	147.02	172.97
RETIREE + 1, ONE WITH MEDICARE		6		39.08	221.43	260.51	78.15	442.87	521.02
RETIREE + 1, BOTH WITH MEDICARE		7		28.51	161.53	190.04	57.01	323.06	380.07
RETIREE + 2, ONE WITH MEDICARE		8		65.18	369.37	434.55	130.36	738.74	869.10
RETIREE + 2, TWO WITH MEDICARE		9		41.57	235.58	277.15	83.15	471.16	554.31
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10		35.66	202.06	237.72	71.31	404.12	475.43
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11		64.87	367.61	432.48	129.74	735.22	864.96

EE/Ret= Employee/ Retiree

State of Maryland FY 2009 Health Insurance Premiums

Employee / Retiree

KAISER - HMO				Bi-Weekly			Monthly		
				ESRD		EE	State	Total	EE/Ret
Employee/Retiree ONLY, NO MEDICARE		1		27.60	156.42	184.02	55.21	312.83	368.04
Employee/Retiree & 1 CHILD, NO MEDICARE		2		55.21	312.83	368.04	110.41	625.66	736.07
Employee/Retiree & SPOUSE, NO MEDICARE		3		55.21	312.83	368.04	110.41	625.66	736.07
Employee/Retiree +2 OR MORE, NO MEDICARE		4		69.14	391.78	460.92	138.28	783.56	921.84
RETIREE ONLY, WITH MEDICARE		5		16.26	92.14	108.40	32.52	184.28	216.80
RETIREE + 1, ONE WITH MEDICARE		6		43.86	248.56	292.42	87.73	497.11	584.84
RETIREE + 1, BOTH WITH MEDICARE		7		32.52	184.28	216.80	65.04	368.57	433.61
RETIREE + 2, ONE WITH MEDICARE		8		69.14	391.78	460.92	138.28	783.56	921.84
RETIREE + 2, TWO WITH MEDICARE		9		60.12	340.70	400.82	120.25	681.40	801.65
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10		48.78	276.43	325.21	97.56	552.85	650.41
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11		69.14	391.78	460.92	138.28	783.56	921.84

EE/Ret= Employee/ Retiree

State of Maryland FY 2009 Health Insurance Premiums

Employee / Retiree

OPTIMUM CHOICE, INC. - HMO				Bi-Weekly			Monthly		
				ESRD		EE	State	Total	EE/Ret
Employee/Retiree ONLY, NO MEDICARE		1		26.40	149.60	176.00	52.80	299.19	351.99
Employee/Retiree & 1 CHILD, NO MEDICARE		2		54.90	311.12	366.02	109.81	622.23	732.04
Employee/Retiree & SPOUSE, NO MEDICARE		3		54.90	311.12	366.02	109.81	622.23	732.04
Employee/Retiree +2 OR MORE, NO MEDICARE		4		65.46	370.97	436.43	130.93	741.93	872.86
RETIREE ONLY, WITH MEDICARE		5		17.43	98.79	116.22	34.87	197.58	232.45
RETIREE + 1, ONE WITH MEDICARE		6		43.83	248.37	292.20	87.66	496.75	584.41
RETIREE + 1, BOTH WITH MEDICARE		7		34.86	197.57	232.43	69.73	395.13	464.86
RETIREE + 2, ONE WITH MEDICARE		8		65.46	370.97	436.43	130.93	741.93	872.86
RETIREE + 2, TWO WITH MEDICARE		9		59.85	339.18	399.03	119.71	678.34	798.05
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10		52.30	296.35	348.65	104.59	592.71	697.30
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11		65.46	370.97	436.43	130.93	741.93	872.86

EE/Ret= Employee/ Retiree

Maryland State Employee Benefits Program
Prescription Drugs
 FY 2009 Rates

Level of Coverage	Bi- Weekly Employee	Bi- Weekly State Subsidy	Bi- Weekly Total
Employee / Retiree Only	\$17.72	\$70.90	\$88.62
Employee / Retiree + 1 Child	\$23.55	\$94.22	\$117.77
Employee / Retiree + Spouse	\$29.41	\$117.66	\$147.07
Employee / Retiree + 2 or More	\$35.45	\$141.78	\$177.23

Level of Coverage	Monthly Employee	Monthly State Subsidy	Monthly Total
Employee / Retiree Only	\$35.45	\$141.78	\$177.23
Employee / Retiree + 1 Child	\$47.11	\$188.43	\$235.54
Employee / Retiree + Spouse	\$58.83	\$235.32	\$294.15
Employee / Retiree + 2 or More	\$70.89	\$283.57	\$354.46

EE/Ret= Employee/ Retiree

Maryland State Employee Benefits Program

Dental Plans

FY 2009 Premiums

Dental Benefits Providers (HMO)			
Bi-Weekly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$3.63	\$3.63	\$7.26
Employee / Retiree + 1 Child	\$7.26	\$7.26	\$14.52
Employee / Retiree + Spouse	\$7.99	\$7.99	\$15.98
Employee / Retiree + 2 or More	\$12.71	\$12.71	\$25.42
Monthly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$7.26	\$7.26	\$14.52
Employee / Retiree + 1 Child	\$14.53	\$14.52	\$29.05
Employee / Retiree + Spouse	\$15.98	\$15.98	\$31.96
Employee / Retiree + 2 or More	\$25.42	\$25.41	\$50.83

United Concordia (HMO)			
Bi-Weekly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$3.68	\$3.68	\$7.36
Employee / Retiree + 1 Child	\$6.41	\$6.41	\$12.82
Employee / Retiree + Spouse	\$7.37	\$7.37	\$14.74
Employee / Retiree + 2 or More	\$10.36	\$10.36	\$20.72
Monthly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$7.36	\$7.36	\$14.72
Employee / Retiree + 1 Child	\$12.82	\$12.83	\$25.65
Employee / Retiree + Spouse	\$14.74	\$14.74	\$29.48
Employee / Retiree + 2 or More	\$20.71	\$20.71	\$41.42

United Concordia (PPO)			
Bi-Weekly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$5.86	\$5.86	\$11.72
Employee / Retiree + 1 Child	\$11.20	\$11.20	\$22.40
Employee / Retiree + Spouse	\$11.72	\$11.72	\$23.44
Employee / Retiree + 2 or More	\$21.96	\$21.95	\$43.91
Monthly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$11.72	\$11.72	\$23.44
Employee / Retiree + 1 Child	\$22.40	\$22.39	\$44.79
Employee / Retiree + Spouse	\$23.44	\$23.43	\$46.87
Employee / Retiree + 2 or More	\$43.91	\$43.91	\$87.82

July 2008 - June 2009 Premium Rates for Term Life Insurance					
Age of EE/Ret	Bi-Weekly EE/Ret Rate (per \$10,000)	Monthly EE/Ret Rate (Per \$10,000)	Age of Spouse	Bi-Weekly Spouse Rate (per \$5,000)	Monthly Spouse Rate (per \$5,000)
Under 20	0.18	0.36	Under 20	0.25	0.51
20 to 29	0.18	0.36	20 to 29	0.25	0.51
30 to 34	0.22	0.44	30 to 34	0.28	0.55
35 to 39	0.29	0.58	35 to 39	0.35	0.69
40 to 44	0.45	0.90	40 to 44	0.51	1.01
45 to 49	0.73	1.46	45 to 49	0.78	1.56
50 to 54	1.15	2.30	50 to 54	1.16	2.32
55 to 59	2.09	4.17	55 to 59	1.81	3.61
60 to 64	2.95	5.89	60 to 64	2.76	5.53
65 to 69	4.40	8.80	65 to 69	4.02	8.04
70 to 74	7.88	15.76	70 to 74	6.32	12.64
75 to 79	15.42	30.84	75 to 79	6.32	12.64
80 and older	15.42	30.84	80 and older	6.32	12.64

Child Term Life Insurance rate is \$0.78 per \$5,000 monthly or \$0.39 per \$5,000 per bi-weekly pay cycle

July 2008 - June 2009 Premium Rates for AD&D Insurance

Plan Coverage Level	Employee Only Bi-Weekly	Employee + Family Bi-Weekly	Employee Only Monthly	Employee + Family Monthly
\$100,000	0.75	1.40	1.50	2.80
\$200,000	1.50	2.80	3.00	5.60
\$300,000	2.25	4.20	4.50	8.40