

Dental COBRA Rates

Old Premier Plan (Table)

| | |
|---|----------|
| Individual | \$40/mo |
| Family | \$99/mo |
| <i>New Premier Plan (National Coverage)</i> | |
| Individual | \$49/mo |
| Family | \$125/mo |

Medical COBRA Rates

| | |
|----------------------|------------|
| MH+ Ind.: | \$1,150/mo |
| MH+ Fam: | \$2,877/mo |
| Blue Care Elect Ind: | \$676/mo |
| Blue Care Elect F: | \$1,690/mo |
| Network Blue Ind.: | \$611/mo |
| Network Blue Fam: | \$1,527/mo |

*Town of Duxbury, MA
Health, Life and Dental Insurance Rates
Deductions Effective June 1, 2011
for July Premiums Through May 31, 2012*

| Health Insurance Type | Total Annual Cost | Total Monthly Cost | Town Cost per Month | 26-Pay Deduction | 22-Pay Deduction | 21-Pay Deduction | Employee Cost Per Month | Retirees Cost Per Month |
|--------------------------------|--------------------------|----------------------|----------------------|------------------|------------------|------------------|-------------------------|-------------------------|
| Individual MH+ | \$13,527.55 | \$1,127.30 | \$845.47 | \$130.08 | \$153.73 | \$161.04 | \$281.82 | \$563.65 |
| Family MH+ | \$33,846.19 | \$2,820.52 | \$2,115.39 | \$325.44 | \$384.62 | \$402.93 | \$705.13 | \$1,410.26 |
| Blue Care Elect Individual PPO | \$7,949.88 | \$662.49 | \$496.87 | \$76.44 | \$90.34 | \$94.64 | \$165.62 | \$331.25 |
| Blue Care Elect Family PPO | \$19,885.68 | \$1,657.14 | \$1,242.86 | \$191.21 | \$ 225.97 | \$236.73 | \$414.29 | \$828.57 |
| Individual HMO | \$7,187.52 | \$598.96 | \$449.22 | \$69.11 | \$81.68 | \$85.57 | \$149.74 | \$299.48 |
| Family HMO | \$17,968.56 | \$1,497.38 | \$1,123.04 | \$172.77 | \$204.19 | \$213.91 | \$374.35 | \$748.69 |
| M Blue for Sr. Medex | \$4,596.72 \$4,752.00 | \$383.06 \$396.00 | \$191.53 \$198.00 | X | X | X | X | \$191.53 \$198.00 |

| \$5,000 Basic Coverage | Annual Cost | Monthly Cost | Town Cost Per Month | 26-Pay deduction | 22-Pay deduction | 21-Pay deduction | Employee Cost/ Month | Retirees Cost/ Month |
|------------------------|-------------|--------------|---------------------|------------------|------------------|------------------|----------------------|----------------------|
| | \$31.20 | \$2.60 | \$1.95 | \$.30 | \$.36 | \$.38 | \$.65 | \$.52 |

| Monthly Rates for Optional Life/ADD Insurance | |
|---|---|
| Age at birthday closest to March 1 (policy anniversary) | Monthly Rate per Thousand Dollars of Coverage |
| Under Age 40 | \$.11 |
| Age 40 Through 44 | \$.21 |
| Age 45 through 49 | \$.31 |
| Age 50 through 54 | \$.45 |
| Age 55 through 59 | \$.76 |
| Age 60 through 64 | \$1.25 |
| Age 65 through 69 | \$1.75 |
| Age 70 through 74 | \$3.10 |

*Network Blue is available to Massachusetts residents only

Life Insurance Rates Effective Through May 31, 2013

*exact monthly cost for employees' basic life insurance depends on number of paychecks issued and rounding of deductions. **To calculate your cost for optional life insurance, refer to the formula on the reverse side.**

Delta Dental Insurance Rates

Old Premier Plan (Table)

| | |
|------------|----------------|
| Individual | \$39 per month |
| Family | \$97 per month |

New Premier Plan (National Coverage)

| | |
|------------|-----------------|
| Individual | \$48 per month |
| Family | \$123 per month |

Only active employees are eligible for dental insurance

IMPORTANT! Employees who A) do not take any life insurance coverage within 30 days of eligibility OR B) take only the basic coverage or an optional amount less than the maximum available MUST provide a statement of health (questionnaire about general health and medical history) if coverage is requested at a later date. Coverage is not provided until the statement has been reviewed and accepted by the company.

HOW TO CALCULATE YOUR COST FOR OPTIONAL LIFE INSURANCE

Determine the rate that applies to your age group. Use the rate for the age closest to your birth date as of March 1, the policy anniversary. For example, if you turn 39 years old in February prior to the policy anniversary, you would use the under 40 rate, But if you turn 39 years old before the September prior to the anniversary date, you are within 6 months of your 40th birth date and you would use the 40-44 year old rate. Some employees will actually use the next rate up from their present age because they are closer to their next birth date than their last. If you have any questions, please contact the benefits coordinator to help you determine which rate group applies.

Decide how much optional life insurance you want. Active employees can choose \$5,000 - \$100,000 in increments of \$5,000. There is a guarantee issue limit of \$50,000. You must complete two evidence of insurability forms for any amount over the \$50,000 guarantee issue.

HOW TO CALCULATE YOUR COST:

Multiply the monthly rate times the number of thousands of insurance you want. This will give you the monthly cost.

FOR EXAMPLE: Employee age 42, desiring \$50,000 of Optional Life Insurance coverage:

Insurance Amount \$50,000 X .21 = \$10,500/\$1000 = \$10.50 per Month X 12 = \$126.00 per year.

Divide this **\$ 126.00** by the number of checks in your pay year (**26, 22** or **21**). This will give you your deduction per check for optional life insurance. (For Example if you are paid 26 times per year, **\$126 divided by 26 = \$ 4.85 per check.**)

Add the cost of the basic life insurance to this amount to determine your total insurance cost per paycheck.
\$.65 per month X 12 = \$ 7.80 per year divided by 26 paychecks = **\$.30 per paycheck.**

\$4.85 + \$.30 = \$ 5.15. This would be the cost for a 42 year old employee to enroll in \$5,000.00 of Basic and \$50,000.00 of Optional Life based on a 26 paycheck schedule.

TO CALCULATE YOUR LIFE INSURANCE COST:

Insurance Amount _____ X _____ = _____ /1000 = _____ Monthly Cost _____ X 12 = _____
Annual Cost which is divided by _____ (21, 22, 26) paychecks = cost per paycheck for optional life benefit