CITY OF KERRVILLE EMPLOYEE BENEFITS TRUST AGENDA

TUESDAY, AUGUST 8, 2017, 6:20 P.M. (approximately)

KERRVILLE CITY HALL COUNCIL CHAMBERS

701 MAIN STREET, KERRVILLE, TEXAS

1. **CALL TO ORDER**

2. **CONSIDERATION AND POSSIBLE ACTION**:

2A. Approval of the Fiscal Year 2018 employee benefit plans.

- Medical: Blue Cross Blue Shield of Texas
- Dental: Standard Life
- Vision: Standard Life
- Group Life and Accidental Death and Dismemberment, Voluntary Life and Accidental Death and Dismemberment, and Short Term Disability: Standard Life.

3. **ADJOURNMENT**

The facility is wheelchair accessible and accessible parking spaces are available. Requests for accommodations or interpretive services must be made 48 hours prior to this event. Please contact the City Secretary's Office at 830-257-8000 for further information.

I do hereby certify that this notice of meeting was posted on the bulletin board at the city hall of the city of Kerrville, Texas, and said notice was posted on the following date and time: August 2, 2017 at 11:00 a.m. and remained posted continuously for at least 72 hours preceding the scheduled time of the meeting.

Brenda Craig
City Secretary, City of Kerrville, Texas

TO BE CONSIDERED BY THE TRUSTEES OF THE EMPLOYEE BENEFIT TRUST CITY OF KERRVILLE, TEXAS

SUBJECT: Approval of the FY2018 employee benefit plans.

FOR AGENDA OF: August 8, 2017 **DATE SUBMITTED:** July 26, 2017

SUBMITTED BY: Kimberly Meismer KM
Executive Director for General Operations

CLEARANCES: Mark McDaniel
City Manager

EXHIBITS: PowerPoint, Benefit Spreadsheets, and Contracts

AGENDA MAILED TO:

APPROVED FOR SUBMITTAL BY CITY MANAGER:

Expenditure Required:	Current Balance in Account:	Amount Budgeted:	Account Number:

(Fees are a part of the Group Insurance line item and are budgeted in each department.)

PAYMENT TO BE MADE TO: Blue Cross Blue Shield and Standard

REVIEWED BY THE FINANCE DIRECTOR:

SUMMARY STATEMENT

Kerrville established the Employee Benefit Trust in 2008 in order to qualify for the tax exemptions pursuant to Chapter 222.002 of the Texas Insurance Code. Chapter 222.022 creates an annual tax that is imposed on insurers for gross premiums received from their policyholders. Gross premiums paid by a municipality, county, or hospital district are **exempt** from the tax being collected by their insurer, if the municipality, county, or hospital district establishes either a single entity benefit trust or establishes or participates in a Chapter 172 risk pool. Since 2008, the City has saved over $400,000 utilizing this strategy.

The City of Kerrville Employee Benefits Trust shall consider awarding the FY2018 employee benefits. Below shows an eleven (11) year history of our insurance benefits budget representing the total annual City contribution toward the cost of benefits for City employees and their dependents:

Fiscal Year	$ Per Employee Per Year
FY 2008	$8,920
FY 2009	$8,950
FY 2010	$8,950
FY 2011	$7,800
FY 2012	$6,800
FY 2013	$7,100
FY 2014	$7,500
FY 2015	$7,500
FY 2016	$7,000
FY 2017	$6,500
FY 2018	$6,500

Kerrville has, again, secured a comprehensive, cost effective, quality benefits package for City employees.

Because our renewal projections were not favorable, the City engaged our consulting firm, Gallagher Benefit Services, to lead a full comprehensive Invitation to Bid (ITB) process. Advertisements were placed in the Kerrville Daily Times on 5/25/2017 and 6/1/2017 and the Hill Country Community Journal on 5/24/2017 and 5/31/2017.

Medical

The chart below shows the initial proposals and best and final offers from the carriers who responded to our Invitation to Bid for Medical coverage:

Provider	Initial Bid	Best & Final Offer
BCBSTX (Current Provider)	12.20% above current	3% above current
Aetna	1.76% above current	1.76 above current (wants to review claims information once more)
United Healthcare	18.78% above current	18.78 above current
TML	22.91% above current	22.91% above current

The upcoming plan year will be the 5th year with BCBS. This strong best and final offer from BCBS comes at a time when the City claims are increasing by 26% over the past two claim cycles. This increasing claims trend is a result of base line inflation, increased RX usage, and incidence of large medical claims, especially over the past two claims cycles. That being said, BCBS has still delivered negative premium cost increases over the past three plan years:

Fiscal Year	% Decrease
FY2015	3.7% decrease
FY2016	5% decrease
FY2017	Flat (no increase/no decrease

Even with the 3% increase for FY2018, the average annual increase will continue to be a negative trend.

Aetna submitted a qualified and reasonable bid with comparable benefits at a 1.76% increase. The network disruption report showed a 95% match. This means that only 5% of our current BCBS providers are not in-network with Aetna. The plan design is also the same as with BCBS with one exception – non-formulary Rx's would be $60 with Aetna as opposed to $70 with BCBS. With all of that said, there will be a certain amount of disruption caused with a significant change in providers. Employees will have to change healthcare providers, prescriptions will have to be changed based on formularies and mail order, along with the time and expense of enrolling in a new plan. In addition, Aetna has said that they want to review claims information one more time before committing completely to their best and final offer.

BCBS has a high satisfaction rate among our plan members. They perform very well with plan administration, customer service, quality of coverage, and are well received by the area medical community.

For FY2017, the City contributes $6,500 per employee per year and Council approved an additional amount from the Employee Benefit Reserve account that we anticipated would be $155,000. As of 6/30/2017, we have only used $55,354 and we are nine months into the plan year. For FY2018, the City will continue to budget $6,500 per employee per year and will need Council to approve up to an additional $255,000 from the Employee Benefit Reserve account, however, due to changes in employee coverage we do not expect to use the total amount. As of 7/18/2017, the Employee Benefit Reserve account had $487,413 available and those funds can only be used for employee benefits.

When we determine the "per employee per year" amount, we are estimating the tier of coverage that an employee will have throughout the year. That fluctuates throughout the year due to marriage, divorce, death, new babies, new hires, or termination throughout the fiscal year. When these changes occur, the budgeted amount does not change and therefore, the change affects the Employee Benefit Reserve.

The City contributes 100% of the cost for the employee only coverage. The employee contribution for dependent coverage would remain the same as it is for FY2017 and the rate increase can be absorbed by the City by allocating funds from the Employee Benefit Reserve account as detailed above.

Staff is recommending that the City continue our relationship with BCBS for our FY2018 medical benefits.

Dental

MetLife offered to renew the same dental plan for FY2018 with a 5% increase in premiums. This increase represents a $29 per employee per year increase with a one year rate guarantee. Standard submitted a package deal with dental, vision, life, accidental death & dismemberment (AD&D), and short term disability. Their bid for dental came in at a 3% increase which represents a $17 per employee per year increase. They offered their bid with a **two year rate guarantee**. The 3% rate increase can be absorbed by the City by allocating funds from the Employee Benefit Reserve account. The $17 cited above includes an increase in the City's contribution for dependent dental coverage from 9% to 12% in order to keep the employee's out of pocket expenses consistent with the current plan year.

Vision

Vision coverage is offered on a voluntary basis with no cost impact to the City. The vision coverage is currently with MetLife and they offered a flat renewal (no increase – no decrease) with a one year rate guarantee. However, vision coverage was part of the package deal with Standard. They offered a flat bid with the same plan design and as currently offered by MetLife, Standard will utilize the VSP network so there will be no disruption. In addition, Standard offered a **two year rate guarantee.**

Group Life & AD&D, Voluntary Life & AD&D, and Short Term Disability

The City has enjoyed a long standing relationship with Lincoln Financial Group, strong coverages, competitive and stable pricing, along with capable service. However, this year Lincoln's renewal provided a 16.67% increase for group life and AD&D coverage.

As part of the package with Standard, they offered the same plan coverage at a 20% decrease in rates for group life and AD&D coverage.

In addition, the voluntary life and AD&D rates will stay the same but the voluntary short term disability rates will decrease by 9.09%. This will directly affect the paycheck of the employees who participate in this benefit in a positive way.

Standard has proposed all of these ancillary benefits with a **three year rate guarantee** – through 10/1/2020!

RECOMMENDATION

Staff recommends Council approve the FY 2018 employee benefit plans as presented.

City of Kerrville

FY2018

Employee Benefits

City Council Meeting

Tuesday, August 8, 2017

Employee Benefit Trust

- Chapter 222.002 of the Texas Insurance Code
  - There is an annual tax in the amount of 1.75% that is imposed on insurers for gross premiums received from their policyholders.
  - Gross premiums paid by a municipality, county, or hospital district are <u>exempt</u> from the tax being collected by their insurer, if the municipality, county, or hospital district <u>establishes either a single entity benefit trust or establishes or participates in a Chapter 172 risk pool.</u>
  - In July 2008, City Council approved a resolution to create the Employee Benefit Trust.

Employee Benefit Trust

- Savings to Date:
  - 1.75% Savings Per Year (Total $406,781)
    - FY 2009 = $49,815
    - FY 2010 = $49,823
    - FY 2011 = $41,986
    - FY 2012 = $48,300
    - FY 2013 = $45,687
    - FY 2014 = $43,544
    - FY 2015 = $41,376
    - FY 2016 = $43,350
    - FY 2017 = $42,900

Invitation To Bid Process

- Renewal Projections Not Favorable
  - Claims increasing by 26% over the past two claim cycles
    - Base line inflation
    - Increased RX usage
    - Large medical claims
- Initiated full comprehensive Invitation to Bid (ITB) process for all benefits
- Advertisements of the ITB
  - Kerrville Daily Times
    - May 25, 2017 and June 1, 2017
  - Hill Country Community Journal
    - May 24, 2017 and May 31, 2017

Medical Proposals

Provider	Initial Bid	Best & Final Offer
BCBSTX (Current Provider)	12.20% above current	3% above current
Aetna	1.76% above current	1.76% above current (wants to review claims before committing)
United Healthcare	18.78% above current	18.78% above current
TML	22.91% above current	22.91% above current

BCBSTX Medical

- BCBSTX Medical (5th year)
  - FY2018 = 3% rate increase from FY2017 (down from 12.2% renewal quote)
    - FY2017 = No change from FY2016
    - FY2016 = 5% rate decrease from FY2015
    - FY2015 = 3.7% rate decrease from FY2014
    - Even with 3% increase, overall average negative rate trend over four years

BCBSTX Medical (Cont'd)

- Same exact plans
  - PPO
    - $2,500 deductible, Office Visit Copay $35/$50, RX $100 deductible + $15/$40/$70
  - HRA
    - $2,500 deductible, RX $100 deductible+ $15/$40/$70
    - HRA Contribution up to $1,000 Individual or $2,000 Family
- City contribution per employee per year (PEPY)
  - FY2018 = $6,990 PEPY
- One year rate guarantee

FY2018 Proposed Budget

- $6,500 PEPY for benefits
  - Medical, Dental, Voluntary Life and AD&D
    - Employee Only – 100% paid by City
    - Dependent coverage
      - Medical – 60-62% paid by City
      - Dental – 12% paid by City
  - Voluntary Benefits
    - No City contribution for employee or dependents
      - Vision
      - Supplemental Life and AD&D
      - Short Term Disability

FY2017 Current Budget & Benefit Reserve Approved

- Current FY2017 Budget
  - BCBSTX Medical - $6,649 PEPY
  - Dental - $287 PEPY
  - Group Life and AD&D - $75 PEPY
  - Total – $7,011 PEPY

- Anticipated Benefit Reserve for FY2017
  - $7,011 - $6,500 = $511 x 302 employees = $154,322
  - Benefit Reserve used as of 06/30/2017 = $55,354
    - Used only 1/3 of expected reserve
    - 9 months into plan year

FY2018 Budget & Benefit Reserve Needed

BCBSTX

- BCBSTX Medical - $6,990 PEPY
- Dental - $304 PEPY
- Group Life and AD&D - $62 PEPY
- Total - $7,356 PEPY

- Anticipated Benefit Reserve
  - $7,356 - $6,500 = $856 x 295 employees = $252,520
  - Benefit Reserve Balance as of 07/18/2017 = $487,413
- 5th year with BCBSTX
- High satisfaction rate among our plan members
- Well received by the area medical community

Standard Life - "Package Deal"

- Standard Life offered a package deal for the remainder of our benefits
  - These include:
    - Dental
    - Vision
    - Group Life & AD&D
    - Voluntary Life & AD&D
    - Voluntary Short Term Disability

Dental

- Dental
  - MetLife (current provider)
    - 5% increase, One year rate guarantee
  - Standard Life – 3% increase
    - Same exact plan as current with MetLife
    - City contribution toward the cost of dependent coverage from 9% ($287 PEPY) to 12% ($304 PEPY)
    - Total increase of $2,337 annually
    - Employee contribution stays the same
      - City to absorb increase – fund with benefit reserve
    - Standard Life "package deal"
    - Two year rate guarantee – 10/1/2019

Vision

- Vision
  - MetLife (current provider)
    - No change in rates or benefits, One year rate guarantee
  - Standard Life
    - No change in rates or benefits
    - VSP network
    - Standard Life "package deal"
    - Two year rate guarantee – 10/1/2019

Ancillary Benefits

- Standard Life – "Package Deal"
  - Group Life & AD&D – 20% Decrease
  - Voluntary Life – No change
  - Voluntary AD&D – No change
  - Voluntary Short Term Disability – 9.09% Decrease
  - Three year rate guarantee for all ancillary benefits with Standard Life – 10/1/2020

BUDGET ANALYSIS CITY CONTRIBUTION (PEPY)

	Medical	Dental	Life/ADD	Total	Budget
FY 2018 (BCBS)	$6,990	$304	$62	$7,356	$6,500
FY 2017	$6,649	$287	$75	$7,011	$6,500
FY 2016	$6,655	$269	$75	$6,999	$7,000
FY 2015	$6,907	$248	$75	$7,230	$7,500
FY 2014	$7,159	$232	$60	$7,451	$7,500
FY 2013	$6,767	$271	$60	$7,098	$7,100
FY 2012	$6,518	$207	$60	$6,785	$6,800
FY 2011	$7,117	$385	$106	$7,608	$7,800
FY 2010	$7,666	$504	$106	$8,428	$8,950
FY 2009	$7,686	$408	$118	$8,212	$8,950
FY 2008	$7,770	$408	$118	$8,296	$8,920

Council Action

Staff recommends Council (acting as the Trustees of the Employee Benefit Trust) approve the plans and rates for the FY2018 employee benefit plans as presented and authorize the City Manager to sign the contracts with the providers.

Questions?

FY 2018 MEDICAL (24 Pay Periods)

3% INCREASE - SAME PLAN DESIGN

BCBS PPO		FY 2018 PPO Plan $2,500 Deductible, Office Visit $30/$60, RX $15/$40/$70						Total EE + CITY Rates	Total EE + CITY Burden
Tier of Coverage	Count	Employee Bi-Weekly Cost	Employee Monthly Cost	CITY Cost Per EE/Mo.	Total PEPM	% Paid by CITY	CITY Total Annual Cost		
Emp Only (90)	237	0.00	0.00	370.16	370.16	100%	$ 1,052,735	370.16	$404,215
Spouse	21	94.00	188.00	293.23	481.23	61%	$ 73,894	851.39	$214,550
Child(ren)	50	81.50	163.00	251.60	414.60	61%	$ 150,960	784.76	$470,856
Family	80	156.00	312.00	498.69	810.69	62%	$ 478,742	1180.85	$1,133,616
	237						$ 1,756,331		$2,223,237

BCBS HRA		FY 2018 HRA Plan HRA, $2,500 Deductible, RX $15/$40/$70						Total EE + CITY Rates	Total EE + CITY Burden
Tier of Coverage	Count	Employee Bi-Weekly Cost	Employee Monthly Cost	CITY Cost Per EE/Mo.	Total PEPM	% Paid by CITY	CITY Total Annual Cost		
Emp Only (35)	58	0.00	0.00	340.55	340.55	100%	$ 237,023	340.55	$134,858
Spouse	6	87.00	174.00	268.72	442.72	61%	$ 19,348	783.27	$56,395
Child(ren)	6	74.50	149.00	232.43	381.43	61%	$ 16,735	721.98	$51,983
Family	6	146.50	293.00	452.83	745.83	61%	$ 32,604	1086.38	$78,219
	58						$ 305,709		$321,455
	295		PEPY	$6,990			$ 2,062,041		**$2,544,692**

Notes for FY 2018

3% Increase from FY17
Same Plan Design
5th Year with BCBSTX

Prepared by Kim Meismer 7/26/2017

FY 2018 DENTAL - 24 Pay Periods

3% RATE INCREASE ABSORBED BY CITY - SAME PLAN DESIGN

Standard — FY 2018 Dental - Annual Maximum $1,500 - Orthodontics Included

Tier of Coverage	Count	Employee Bi-Weekly Cost	Employee Monthly Cost	CITY Cost Per EE/Mo.	Total PEPM	% Paid by CITY	CITY Total Annual Cost	Total EE + CITY Rates	Total EE + CITY Burden
Emp Only	290	0.00	0.00	21.98	21.98	100%	$ 76,490	21.98	$25,848
Spouse	45	9.30	18.60	2.54	21.14	12%	$ 1,372	43.12	$23,285
Child(ren)	41	17.81	35.61	4.85	40.46	12%	$ 2,386	62.44	$30,720
Family	88	27.76	55.51	7.58	63.09	12%	$ 8,004	85.07	$89,834
	290		PEPY	$304			$ 88,253		$169,688

MetLife — FY 2017 Dental - Annual Maximum $1,500 - Orthodontics Included (3% Rate Increase)

Tier of Coverage	Count	Employee Bi-Weekly Cost	Employee Monthly Cost	CITY Cost Per EE/Mo.	Total PEPM	% Paid by CITY	CITY Total Annual Cost	Total EE + CITY Rates	Total EE + CITY Burden
Emp Only	299	0.00	0.00	21.34	21.34	100%	$ 76,574	21.34	$25,098
Spouse	46	9.30	18.60	1.92	20.52	9%	$ 1,059	41.86	$23,106
Child(ren)	46	17.81	35.61	3.66	39.27	9%	$ 2,022	60.62	$33,460
Family	91	27.76	55.51	5.73	61.24	9%	$ 6,261	82.59	$90,183
	299		PEPY	$287			$ 85,916		$171,847

MetLife — FY 2016 Dental - Annual Maximum $1,500 - Orthodontics Included (4% Rate Increase)

Tier of Coverage	Count	Employee Bi-Weekly Cost	Employee Monthly Cost	CITY Cost Per EE/Mo.	Total PEPM	% Paid by CITY	CITY Total Annual Cost	Total EE + CITY Rates	Total EE + CITY Burden
Emp Only	290	0.00	0.00	20.72	20.72	100%	$ 72,106	20.72	$24,367
Spouse	54	9.30	18.60	1.32	19.92	7%	$ 855	40.64	$26,335
Child(ren)	44	17.81	35.61	2.52	38.13	7%	$ 1,331	58.85	$31,073
Family	81	27.76	55.51	3.95	59.46	7%	$ 3,839	80.18	$77,935
	290		PEPY	$269			$ 78,131		$159,709

Notes for FY 2018

3% Rate Increase from FY 2017 - Absorbed by City
Same Plan Design
City Contributes 100% for Employees & 12% for Dependents
Two Year Rate Guarantee - 10/1/2019

Prepared by Kim Meismer 7/26/2017

FY 2018 VISION - 24 Pay Periods

NO INCREASE - SAME PLAN DESIGN

Standard (VSP)		FY 2018 Vision - 12/12/24, Exam Copay $10, Materials Copay $20					
Tier of Coverage	Count	Employee Bi-Weekly Cost	Employee Monthly Cost	CITY Cost Per EE/Mo.	Total PEPM	% Paid by CITY	CITY Total Annual Cost
Emp Only	246	3.09	6.17	0.00	6.17	0%	$ -
Spouse	45	6.18	12.36	0.00	12.36	0%	$ -
Child(ren)	37	5.80	11.59	0.00	11.59	0%	$ -
Family	71	8.88	17.75	0.00	17.75	0%	$ -
	246		PEPY	$0			$ -

Total Rates	Total EE Burden
6.17	$18,214
12.36	$6,674
11.59	$5,146
17.75	$15,123
	$45,157

MetLife (VSP)		FY 2017 Vision - 12/12/24, Exam Copay $10, Materials Copay $20					
Tier of Coverage	Count	Employee Bi-Weekly Cost	Employee Monthly Cost	CITY Cost Per EE/Mo.	Total PEPM	% Paid by CITY	CITY Total Annual Cost
Emp Only	246	3.09	6.17	0.00	6.17	0%	$ -
Spouse	45	6.18	12.36	0.00	12.36	0%	$ -
Child(ren)	37	5.80	11.59	0.00	11.59	0%	$ -
Family	71	8.88	17.75	0.00	17.75	0%	$ -
	246		PEPY	$0			$ -

Total Rates	Total EE Burden
6.17	$18,214
12.36	$6,674
11.59	$5,146
17.75	$15,123
	$45,157

MetLife (VSP)		FY 2016 Vision - 12/12/24, Exam Copay $10, Materials Copay $20					
Tier of Coverage	Count	Employee Bi-Weekly Cost	Employee Monthly Cost	CITY Cost Per EE/Mo.	Total PEPM	% Paid by CITY	CITY Total Annual Cost
Emp Only	240	3.09	6.17	0.00	6.17	0%	$ -
Spouse	48	6.18	12.36	0.00	12.36	0%	$ -
Child(ren)	35	5.80	11.59	0.00	11.59	0%	$ -
Family	65	8.88	17.75	0.00	17.75	0%	$ -
	240		PEPY	$0			$ -

Total Rates	Total EE Burden
6.17	$17,770
12.36	$7,119
11.59	$4,868
17.75	$13,845
	$43,602

Notes for FY 2018
Rates Remain the Same
Same Plan Design
Voluntary Plan - No Impact to City
Two Year Rate Guarantee - 10/1/2019

Prepared by Kim Meismer 7/26/2017

BUDGET ANALYSIS CITY CONTRIBUTION (PEPY)

	Medical	Dental	Life/ADD	Total	Budget
FY 2018 (BCBS)	$6,990	$304	$62	$7,356	$6,500
FY 2017	$6,649	$287	$75	$7,011	$6,500
FY 2016	$6,655	$269	$75	$6,999	$7,000
FY 2015	$6,907	$248	$75	$7,230	$7,500
FY 2014	$7,159	$232	$60	$7,451	$7,500
FY 2013	$6,767	$271	$60	$7,098	$7,100
FY 2012	$6,518	$207	$60	$6,785	$6,800
FY 2011	$7,117	$385	$106	$7,608	$7,800
FY 2010	$7,666	$504	$106	$8,428	$8,950
FY 2009	$7,686	$408	$118	$8,212	$8,950
FY 2008	$7,770	$408	$118	$8,296	$8,920

Prepared by Kim Meismer 7/26/2017

BlueCross BlueShield of Texas

The City Of Kerrville Employee Benefit Trust

Prospective Premium Projection
for the period
October 1, 2017 - September 30, 2018
10/1/2017 Renewal

RATE DEVELOPMENT

Please refer to the ACA Disclaimer regarding benefits and final pricing.

			PPO
Premium at Current Rates			$2,541,433
Rate Action			3.0 %
Requested Premium at Renewal Rates *			$2,617,670
Allocated Taxes and Fees			$42,884
	Lives	Current	Renewal *
Blue Choice HCA			
Single	43	$330.63	$340.55
Single + Spouse	6	$760.46	$783.27
Single + Child(ren)	6	$700.95	$721.98
Family	6	$1,054.74	$1,086.38
Blue Choice PPO			
Single	86	$359.38	$370.16
Single + Spouse	24	$826.59	$851.39
Single + Child(ren)	48	$761.90	$784.76
Family	83	$1,146.45	$1,180.85
Total	302		

**Total premium due includes the effects of Health Insurer Fees and Reinsurance Fees (including but not limited to successor or alternate programs), if any, plus any federal and state taxes applicable to the fees for (BCBSTX) products/services.*

Authorized Representative: ______________________

Authorized Signature: ______________________

Date: ______________________

TheStandard®

Basic Life/AD&D, Employee and Spouse Supplemental Life/AD&D, Supplemental Child Life, Voluntary STD, Employer paid Dental and Voluntary Vision Benefits Package for City of Kerrville.

BASE LIFE/AD&D PREMIUM RATES

EMPLOYER PAID	Rates Per $1,000
Basic Term Life	0.10
Basic AD&D	0.02

*Rates are guaranteed for 3-years

SUPPLEMENTAL LIFE/AD&D RATES

Age	Life Age-Graded Rates Per $1,000 Benefit EE&SP	AD&D Age-Graded Rates Per $1,000 Benefit
Under 30	0.070	.03 Member/ .049 Family
30-34	0.080	.03 Member/ .049 Family
35-39	0.100	.03 Member/ .049 Family
40-44	0.160	.03 Member/ .049 Family
45-49	0.250	.03 Member/ .049 Family
50-54	0.39	.03 Member/ .049 Family
55-59	0.68	.03 Member/ .049 Family
60-64	1.05	.03 Member/ .049 Family
65-69	1.71	.03 Member/ .049 Family
70-74	2.81	.03 Member/ .049 Family
75 and Over	4.69	.03 Member/ .049 Family
Supplemental Child Life	0.20	

*Rates are guaranteed for 3-years

STD

100% CONTRIB	Rates Per $10
STD	0.45

*Rates are guaranteed for 3-years

Dental

EMPLOYER PAID	Rates
EE	$21.98
EE + Spouse	$43.12
EE + Children	$62.44
EE + Souse & Children	$85.07

*Rates are guaranteed for 2-years

Vision

Voluntary	Rates
EE	$6.17
EE + Spouse	$12.36
EE + Children	$11.59
EE + Souse & Children	$17.75

*Rates are guaranteed for 2-years

Name of Company: ______________________________

Authorized Representative: ______________________________

Authorized Signature: ______________________________

Date: ______________________________