

Medical	Open Access POS		HSA Open Access POS			
Employee	\$175.34		\$43.70			
Employee + Child	\$315.62		\$76.38			
Employee + Spouse	\$368.22		\$88.62			
Family	\$508.46		\$121.30			
Employee Tobacco Surcharge	\$50 MONTHLY SURCHARGE FOR TOBACCO USERS					
Dental	BOR MetLife	GT Humana CompBenefits Access		GT Humana CompBenefits PPO		
Employee	\$30.84	\$18.80		\$22.30		
Employee + Child	\$58.58	\$39.24		\$45.50		
Employee + Spouse	\$61.66	\$37.80		\$46.82		
Family	\$98.66	\$63.14		\$75.74		
Vision	Eye Med					
Employee	\$6.44					
Employee + Child	\$13.02					
Employee + Spouse	\$12.40					
Family	\$19.70					
Long-Term Care	John Hancock Life & Health Insurance Company					
Contact John Hancock at 1-888-354-6498 within 60 days of hire to enroll without evidence of insurability.						
CIGNA Basic Term Life and AD&D						
Maximum of \$25,000 – 100% Institute Paid						
Voluntary Supplemental Term Life	BOR CIGNA Supplemental Term Life and AD&D		GT Unum Supplemental Term Life		GT Unum AD&D	
	Age as of 12/31/12	Rate per \$1,000 of Coverage:	Age as of 1/1/12	Rate per \$1,000 of Coverage:		Rate of Coverage:
				Non-Tobacco	Tobacco	
Employee	Under 25	\$0.09	Under 25	\$0.05	\$0.07	\$0.02 per \$1,000 of coverage for Employee, Spouse, and Children
Spouse	25-29	\$0.10	25-29	\$0.06	\$0.08	
	30-34	\$0.12	30-34	\$0.08	\$0.10	
Note:	35-39	\$0.13	35-39	\$0.10	\$0.14	
• BOR Spouse Rates see	40-44	\$0.15	40-44	\$0.12	\$0.17	
Dependent Term Life below	45-49	\$0.20	45-49	\$0.17	\$0.26	
• GT Spouse Rates are the same as Employee, but are based upon spouse's age.	50-54	\$0.29	50-54	\$0.27	\$0.44	
	55-59	\$0.52	55-59	\$0.52	\$0.80	
	60-64	\$0.80	60-64	\$0.77	\$1.00	
	65-69	\$1.55	65-69	\$1.52	\$1.88	
	70+	\$2.46	70+	\$2.46	\$3.05	
Dependent Term Life	\$10,000 of Coverage Per Dependent		Child: Increments of \$2,000 up to \$10,000			
Spouse and/or Child	\$4.70 total covers all dependents		\$0.18/\$2,000			
Short-Term Disability	Unum					
	60% income replacement (tax-free) up to \$2,000 per week up to 11 weeks .0019 times covered monthly earnings					
Long-Term Disability	Unum					
	60% income replacement (tax-free) up to \$10,000 per month up to Normal retirement age .0039 times covered monthly earnings					
Flexible Spending Accounts	U.S. Bank					
Health Care Dependent Care	Maximum annual deferral for Health Care FSA is \$5,000; Maximum annual deferral for Dependent Care FSA is \$5,000					
Health Savings Account	U.S. Bank					
	One time set-up fee of \$10.00; monthly maintenance fee of \$2.75. Monthly maintenance fees are waived if you maintain a balance of \$2,500 or more.					