

**Episcopal Diocese of Dallas
Monthly Insurance Costs for 2008**

Coverage

Health

Note: All health rates include \$18.00 for Mental Health Supplement

	Single	Plus 1	Plus Child(s)	Family	% increase
Aetna HMO	\$ 581	\$ 1,163	\$ 1,045	\$ 1,743	12.0%
Empire BCBS PPO	\$ 963	\$ 1,967	\$ 1,770	\$ 2,950	11.0%
Empire BCBS EPO	\$ 819	\$ 1,637	\$ 1,474	\$ 2,456	11.0%
Aetna Choice POS II	\$ 778	\$ 1,556	\$ 1,401	\$ 2,334	11.0%
Aetna EPO	\$ 725	\$ 1,451	\$ 1,305	\$ 2,176	11.0%

Dental

	Medical Trust			MetLife	
	\$25/\$75	\$50/\$150	Preventive	\$50/\$150	
Employee	\$ 58	\$ 45	\$ 15	\$ 31.44	0%
Employee + One	\$ 136	\$ 107	\$ 34	\$ 62.88	0%
Employee + Child(ren)	\$ 103	\$ 81	\$ 26	\$ 65.40	0%
Family	\$ 159	\$ 126	\$ 41	\$ 106.77	0%

Life

	Medical Trust	MetLife
Active employees \$40,000	\$ 26.40	\$ 13.76 -0.11%

Vision

Vision coverage is included in all of the CMT policies

**Voluntary Term Life Insurance
MetLife Insurance (Rates include AD&D)**

Employee:

Available to all full -time active employees
Employees may choose to purchase benefits in \$20,000 increments
Minimum amount \$20,000
Maximum Amount \$500,000 not to exceed 5X annual compensation
Guaranteed coverage under age 70 - \$100,000 (no medical information required)

Spouse:

May choose to purchase benefits in \$10,000 increments
Minimum Amount - \$10,000
Maximum Amount - 50% of employee coverage, not more than \$100,000
Guaranteed coverage under age 69 - \$10,000

Age

\$/ \$1,000 Coverage which included AD&D

20-24	
25-29	
29 and under	\$0.091
30-34	\$0.141
35-39	\$0.161
40-44	\$0.191
45-49	\$0.291
50-54	\$0.501
55-59	\$0.811
60-64	\$1.211
65-69	\$1.761
70 and over	\$3.101

Child \$10,000 \$2.00 per month (this is for all children, not just one child)

Notes for start of coverages: MT (Medical Trust); MetLife Dental; MetLife Life Insurance
If hired on first day of the month (assume for example October 1)
Medical: Starts on October 1
Dental Starts on October 1
Life Starts on October 1
If hired on second day of the month (assume for example October 2)
Medical: Starts on November 1
Dental Starts on November 1
Life Starts on November 1