

**Episcopal Diocese of Dallas
Monthly Insurance Costs for 2010**

Coverage

Health

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

	Single	Plus 1	Plus Child(s)	Family	% increase
Aetna HMO	\$ 677	\$ 1,357	\$ 1,219	\$ 2,033	7.0%
Empire BCBS PPO	\$ 974	\$ 1,951	\$ 1,754	\$ 2,926	-9.0%
Empire BCBS EPO	\$ 893	\$ 1,784	\$ 1,607	\$ 2,677	0.0%
Aetna Choice POS II	\$ 916	\$ 1,831	\$ 1,649	\$ 2,748	8.0%
Aetna EPO	\$ 852	\$ 1,706	\$ 1,533	\$ 2,557	7.8%

Dental

Medical Trust				
	Single	Plus 1	Plus Child(s)	Family
Preventive Dental	\$ 19	\$ 43	\$ 32	\$ 51
Dental & Orthodontia PPO \$25/\$75	\$ 67	\$ 157	\$ 119	\$ 183
Basic Dental PPO \$50/\$150	\$ 53	\$ 126	\$ 96	\$ 148

MetLife				
	Single	Plus 1	Plus Child(s)	Family
Basic Dental PPO \$50/\$150	\$ 31.44	\$ 62.88	\$ 65.40	\$ 106.77

Term Life + AD&D

Active employees \$40,000

Medical Trust	
Active employees \$40,000	\$ 26.40

MetLife	
Active employees \$40,000	\$ 15.40

Vision

Vision coverage is included in all of the Medical Trust policies

<p>Voluntary Term Life Insurance MetLife Insurance (Rates include AD&D)</p>

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