

Confidential Employee Group Insurance Benefit
 Monthly Premium Information
 Effective May 1, 2006

EXTENDED HEALTH

Level	Employee Cost	Employer Cost	Premium Rate
Single	\$5.31	\$47.81	\$53.12
Family	\$9.32	\$83.87	\$93.19

DENTAL

Level	Employee Cost	Employer Cost	Premium Rate
Single	\$2.29	\$20.64	\$22.93
Family	\$6.53	\$58.75	\$65.28

ACCIDENTAL DEATH & DISMEMBERMENT

(Confidentials – per 25,000 unit, maximum of 10 units)

Employee Cost	Employer Cost	Premium Rate
\$0.75	\$0.00	\$0.75

BASIC LIFE INSURANCE

(per \$1,000 of benefit)

Employee Cost	Employer Cost	Premium Rate
\$0.199	\$0.000	\$0.199

DEPENDENT LIFE AND DEPENDENT AD&D

(per employee)

Employee Cost	Employer Cost	Premium Rate
\$1.70	\$0.00	\$1.70

LONG TERM DISABILITY

*(per \$1,000 of insured annual salary)

Employee Cost	Employer Cost	Premium Rate
\$0.14	\$1.27	\$1.41

OPTIONAL LIFE

(per \$1,000 of benefit coverage)

Age Band	Employee Cost	Employer Cost	Premium Rate
Male: under 31	\$0.051	\$0.00	\$0.051
age 31-35	\$0.054	\$0.00	\$0.054
age 36-40	\$0.063	\$0.00	\$0.063
age 41-45	\$0.105	\$0.00	\$0.105
age 46-50	\$0.192	\$0.00	\$0.192
age 51-55	\$0.321	\$0.00	\$0.321
age 56-60	\$0.540	\$0.00	\$0.540
age 61-65	\$0.762	\$0.00	\$0.762
age 66-70	\$1.51*	\$0.00	\$1.51*
age 71-75	\$2.65*	\$0.00	\$2.65*
age 76-80	\$3.32*	\$0.00	\$3.32*
Female: under 31	\$0.027	\$0.00	\$0.027
age 31-35	\$0.037	\$0.00	\$0.037
age 36-40	\$0.050	\$0.00	\$0.050
age 41-45	\$0.075	\$0.00	\$0.075
age 46-50	\$0.120	\$0.00	\$0.120
age 51-55	\$0.190	\$0.00	\$0.190
age 56-60	\$0.311	\$0.00	\$0.311
age 61-65	\$0.441	\$0.00	\$0.441
age 66-70	\$0.76*	\$0.00	\$0.76*
age 71-75	\$1.40*	\$0.00	\$1.40*
age 76-80	\$1.76*	\$0.00	\$1.76*

Optional Life: * After age 65, the monthly premium is based on the actual volume of coverage in effect.