

2009 Optional Insurance Costs - Effective January 1, 2009

You must be actively at work for any optional increase in coverage to take effect

Additional employee and spouse life insurance Short-Term Disability Coverage

Age of Employee or spouse	Semi-monthly cost per \$5,000 <u>of coverage</u>	<u>Monthly Benefit</u>	<u>Semi-monthly Cost</u>
		\$300	\$2.52
		400	\$3.36
Under 30	\$0.15	500	\$4.20
30 - 34	0.20	600	\$5.04
35 - 39	0.23	700	\$5.88
40 - 44	0.28	800	\$6.72
45 - 49	0.48	900	\$7.56
50 - 54	0.88	1,000	\$8.40
55 - 59	1.38	1,100	\$9.24
60 - 64	2.25	1,200	\$10.08
65 - 69	3.63	1,300	\$10.92
70 - 74	5.88	1,400	\$11.76
75 - 79	9.50	1,500	\$12.60
80 - 84	15.38	1,600	\$13.44
85 - 89	30.75	1,700	\$14.28
		1,800	\$15.12
		1,900	\$15.96

Child Life Insurance

The semi-monthly cost of \$10,000 in child life insurance is \$0.43

2,000	\$16.80
2,100	\$17.64
2,200	\$18.48
2,300	\$19.32
2,400	\$20.16
2,500	\$21.00
2,600	\$21.84
2,700	\$22.68
2,800	\$23.52
2,900	\$24.36
3,000	\$25.20
3,100	\$26.04
3,200	\$26.88
3,300	\$27.72
3,400	\$28.56
3,500	\$29.40
3,600	\$30.24
3,700	\$31.08
3,800	\$31.92
3,900	\$32.76
4,000	\$33.60
4,100	\$34.44
4,200	\$35.28
4,300	\$36.12
4,400	\$36.96
4,500	\$37.80
4,600	\$38.64
4,700	\$39.78
4,800	\$40.32
4,900	\$41.16
5,000	\$42.00

Accidental Death & Dismemberment

The semi-monthly cost of \$5,000 in accidental death/dismemberment insurance is \$0.08

* You may apply for short-term disability in amounts up to 2/3 of your gross monthly salary.

(over)

Long-Term Disability Insurance

Annual Salary	Max montly benefit from all sources*	Max monthly benefit payable under this policy	Semi- monthly cost	Annual Salary	Max monthly benefit from all sources*	Max monthly benefit payable under this policy	Semi- monthly Cost
6,001 to 6,500	\$300	\$300	\$1.32	60,001 to 61,000	3,100	3,100	\$13.64
6,501 to 7,000	350	350	\$1.54	61,001 to 62,000	3,200	3,200	\$14.08
7,001 to 8,000	400	400	\$1.76	62,001 to 63,000	3,300	3,300	\$14.52
8,001 to 9,000	450	450	\$1.98	63,001 to 64,000	3,400	3,400	\$14.96
9,001 to 10,000	500	500	\$2.20	64,001 to 65,000	3,500	3,500	\$15.40
10,001 to 11,000	550	550	\$2.42	65,001 to 67,000	3,600	3,600	\$15.84
11,001 to 12,000	600	600	\$2.64	67,001 to 69,000	3,700	3,700	\$16.28
12,001 to 12,500	650	650	\$2.86	69,001 to 71,500	3,800	3,800	\$16.72
12,501 to 13,000	700	700	\$3.08	71,501 to 73,000	3,900	3,900	\$17.16
13,001 to 14,000	750	750	\$3.30	73,001 to 75,000	4,000	4,000	\$17.60
14,001 to 15,000	800	800	\$3.52	75,001 to 77,000	4,100	4,100	\$18.04
15,001 to 16,000	850	850	\$3.74	77,001 to 79,000	4,200	4,200	\$18.48
16,001 to 18,000	900	900	\$3.96	79,001 to 81,000	4,300	4,300	\$18.92
18,001 to 19,000	950	950	\$4.18	81,001 to 83,000	4,400	4,400	\$19.36
19,001 to 20,000	1,000	1,000	\$4.40	83,001 to 85,000	4,500	4,500	\$19.80
20,001 to 22,000	1,100	1,100	\$4.84	85,001 to 87,000	4,600	4,600	\$20.24
22,001 to 24,000	1,200	1,200	\$5.28	87,001 to 89,000	4,700	4,700	\$20.68
24,001 to 26,000	1,300	1,300	\$5.72	89,001 to 91,000	4,800	4,800	\$21.12
26,001 to 28,000	1,400	1,400	\$6.16	91,001 to 93,000	4,900	4,900	\$21.56
28,001 to 30,000	1,500	1,500	\$6.60	93,001 to 95,000	5,000	5,000	\$22.00
30,001 to 32,000	1,600	1,600	\$7.04	96,001 to 98,000	5,100	5,100	\$22.44
32,001 to 34,000	1,700	1,700	\$7.48	98,001 to 100,000	5,200	5,200	\$22.88
34,001 to 36,000	1,800	1,800	\$7.92	100,001 to 102,000	5,300	5,300	\$23.32
36,001 to 38,000	1,900	1,900	\$8.36	102,001 to 104,000	5,400	5,400	\$23.76
38,001 to 40,000	2,000	2,000	\$8.80	104,001 to 106,000	5,500	5,500	\$24.20
40,001 to 42,000	2,100	2,100	\$9.24	106,001 to 108,000	5,600	5,600	\$24.64
42,001 to 44,000	2,200	2,200	\$9.68	108,001 to 110,000	5,700	5,700	\$25.08
44,001 to 46,000	2,300	2,300	\$10.12	110,001 to 112,000	5,800	5,800	\$25.52
46,001 to 48,000	2,400	2,400	\$10.56	112,001 to 114,000	5,900	5,900	\$25.96
48,001 to 50,000	2,500	2,500	\$11.00	114,001 to 116,000	6,000	6,000	\$26.40
50,001 to 52,000	2,600	2,600	\$11.44	116,001 to 118,000	6,100	6,100	\$26.84
52,001 to 54,000	2,700	2,700	\$11.88	118,001 to 120,000	6,200	6,200	\$27.28
54,001 to 56,000	2,800	2,800	\$12.32	120,001 to 122,000	6,300	6,300	\$27.72
56,001 to 58,000	2,900	2,900	\$12.76	122,001 to 124,000	6,400	6,400	\$28.16
58,001 to 60,000	3,000	3,000	\$13.20	124,001 to 126,000	6,500	6,500	28,60
				126,001 to 128,000	6,600	6,600	\$29.04
				128,001 to 130,000	6,700	6,700	\$29.48
				130,001 to 132,000	6,800	6,800	\$29.92
				132,001 to 133,500	6,900	6,900	\$30.36
				133,501 to 135,500	7,000	7,000	\$30.80

* The maximum benefit from all sources is the most you can expect to receive from all sources of disability income, including but not limited to, state disability retirement, worker's compensation, Social Security and any other income you may receive.