

Dental, Vision, Life, and LTD 2010 Insurance Rates (Ministers Group)

Dental, Vision, Life, and Long-Term Disability insurance rates are provided below. An Annual Conference Guideline recommends that for the Basic Life and LTD insurance plans, the employee pay one-third of the premium and the employer pay two-thirds of the premium. The Basic Life insurance rates have been split with this one-third/two-third ratio. Dental, Vision, and Supplemental Life plans are optional and the employer is not required to contribute any portion of this premium.

To enroll in any of these plans, please complete the appropriate enrollment form and return to: Brethren Benefit Trust, 1505 Dundee Ave., Elgin, IL 60120.

Note: Insurance rates are in effect through December 31, 2010.

Delta Dental Plan	Employee Premium	Employer Premium	Total Monthly Premium
Employee	\$ 55.20	\$ 0.00	\$ 55.20
Employee + One	102.61	0.00	102.61
Employee + Family	161.07	0.00	161.07

EyeMed Vision Plan	Employee Premium	Employer Premium	Total Monthly Premium
Employee	\$ 6.96	\$ 0.00	\$ 6.96
Employee + One	11.64	0.00	11.64
Employee + Family	16.24	0.00	16.24

Basic Life Insurance	Employee Premium	Employer Premium	Total Monthly Premium
Basic and AD&D with \$50,000 coverage (Employed, under age 65)	\$ 10.17	\$ 20.33	\$ 30.50
Basic and AD&D with \$26,000 coverage (Employed, age 65 or older)	5.29	10.57	15.86
Basic with \$7,500 coverage (Retired, age 55 or older)	19.13	N/A	19.13
Basic with \$10,000 coverage New for 2010 (Retired, age 55 or older)	26.00	N/A	26.00
Basic with \$15,000 coverage New for 2010 (Retired, age 55 or older)	40.80	N/A	40.80

Supplemental Life Insurance

Supplemental Life Insurance is available for the employee, spouse, and dependent children. Please refer to the *Supplemental Life Insurance Rates* for detailed age-bracketed premiums.

Long-Term Disability

LTD annual rate is 51 cents per \$100 of eligible salary. Please refer to the *Long-Term Disability Budget Worksheet (Part II)* form to calculate your annual premium.