

ACC Adjunct Faculty Premium Rates

Effective September 1, 2009

| MEDICAL PREMIUMS | | | | |
|--|--|---------------------------|-----------------------|-------------------|
| Your Choices | You will pay per month... | | | |
| | Employee | Employee & Spouse | Employee & Child(ren) | Employee & Family |
| HealthSelect | 385.38 | 826.02 | 680.42 | 1,121.06 |
| Scott & White | 429.18 | 920.18 | 757.94 | 1,248.94 |
| BASIC TERM LIFE PREMIUM | | | | |
| Includes \$5,000 term life with AD&D coverage. Included in medical premium | | | | |
| DENTAL PREMIUMS | | | | |
| Your Choices | You will pay per month... | | | |
| | Employee | Employee & Spouse | Employee & Child(ren) | Employee & Family |
| Dental Choice | 22.46 | 44.92 | 53.90 | 76.36 |
| Humana DHMO | 8.52 | 17.05 | 20.45 | 22.98 |
| OPTIONAL TERM LIFE* PREMIUMS | | | | |
| Your Age Group | Cost per \$1,000 of Annual Salary per month... | | | |
| | Election I | Election II | Election III | Election IV |
| under age 25 | .06 | .12 | .18 | .24 |
| 25-29 | .06 | .12 | .18 | .24 |
| 30-34 | .07 | .14 | .21 | .28 |
| 35-39 | .07 | .14 | .21 | .28 |
| 40-44 | .09 | .18 | .27 | .36 |
| 45-49 | .13 | .26 | .39 | .52 |
| 50-54 | .21 | .42 | .63 | .84 |
| 55-59 | .37 | .74 | 1.11 | 1.48 |
| 60-64 | .63 | 1.26 | 1.89 | 2.52 |
| 65-69 | 1.03 | 2.06 | 3.09 | 4.12 |
| 70-74 | 1.64 | 3.28 | 4.92 | 6.56 |
| 75-79 | 2.68 | 5.36 | 8.04 | 10.72 |
| 80-84 | 4.36 | 8.72 | 13.08 | 17.44 |
| 85-89 | 7.54 | 15.08 | 22.62 | 30.16 |
| 90 & Over | 11.74 | 23.48 | 35.22 | 46.96 |
| Beginning at age 70, term life coverage is reduced to a percentage of your annual salary according to the following table: | | | | |
| Age 70 - 74 65% | | Age 80 - 84 25% | | |
| Age 75 - 79 40% | | Age 85 - 89 15% | | |
| *Optional Term Life is limited to a maximum of \$400,000. | | | | |
| DEPENDENT TERM LIFE PREMIUM | | | | |
| You pay \$1.38 (includes \$5,000 term life with AD&D coverage per dependent) | | | | |
| SHORT-TERM AND LONG-TERM DISABILITY PREMIUMS | | | | |
| Short-Term Disability \$0.29/\$100 of monthly salary | | | | |
| Long-Term Disability \$0.70/\$100 of monthly salary (ERS) | | | | |
| ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) PREMIUMS | | | | |
| Employee Only \$0.02/\$1,000 of coverage | | | | |
| Employee & Family \$0.04/\$1,000 of coverage | | | | |