

# ACC Adjunct Faculty Premium Rates

## Effective September 1, 2010

<b>MEDICAL PREMIUMS</b>				
Your Choices	You will pay per month...			
	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
HealthSelect	413.26	885.94	729.78	1,202.46
Scott & White	438.02	939.18	773.58	1,274.74
<b>BASIC TERM LIFE PREMIUM</b>				
Includes \$5,000 term life with AD&D coverage. . . . . Included in medical premium				
<b>DENTAL PREMIUMS</b>				
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	28.98
<b>OPTIONAL TERM LIFE* PREMIUMS</b>				
Your Age Group	Cost per \$1,000 of Annual Salary per month...			
	Election I	Election II	Election III	Election IV
15-29	.06	.12	.18	.24
30-39	.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%	
		Age 90 + . . . . .	10%	
<b>*Optional Term Life is limited to a maximum of \$400,000 and includes equal AD&amp;D coverage.</b>				
<b>DEPENDENT TERM LIFE PREMIUM</b>				
You pay \$1.38 (includes \$5,000 term life with AD&D coverage per dependent)				
<b>SHORT-TERM AND LONG-TERM DISABILITY PREMIUMS</b>				
Short-Term Disability . . . . . \$0.26/\$100 of monthly salary				
Long-Term Disability . . . . . \$0.63/\$100 of monthly salary (ERS)				
<b>ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) PREMIUMS</b>				
Employee Only . . . . . \$0.02/\$1,000 of coverage				
Employee & Family . . . . . \$0.04/\$1,000 of coverage				