

ACC Adjunct Faculty Premium Rates

Effective September 1, 2011

MEDICAL PREMIUMS				
Your Choices	You will pay per month...			
	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
HealthSelect	438.30	939.78	774.10	1,275.58
Scott & White	458.62	983.50	810.06	1,334.94
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	23.58	47.16	56.60	80.18
Humana DHMO	8.52	17.05	20.45	28.98
OPTIONAL TERM LIFE* PREMIUMS				
Your Age Group	Cost per \$1,000 of Annual Salary per month...			
	Election I	Election II	Election III	Election IV
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%		
*Optional Term Life is limited to a maximum of \$400,000 and includes equal AD&D coverage.				
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 \$0.26/\$100 of monthly salary				
Long-Term Disability \$0.63/\$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				