

# HealthLine

A Publication of the Department of Personnel & Administration



April 2008—Rates & Plans Edition

## Key Changes for FY09

Changes to all of the medical plans and the optional life program are significant this year. Most medical premiums will increase, dental premiums will decrease, and optional life premiums will change. Please review these changes and participate in this year's Open Enrollment, taking place April 21–May 16, 2008, so you can make the best decisions for you and your family for the next plan year, FY09 (July 1, 2008–June 30, 2009). Visit the Employee Benefits Web site—[www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits) to find out more about FY09 benefits.

### Self-Funded Medical Plan (OA Options administered by Great-West, now a part of CIGNA)

- **OA-30**—The OA-30 option in the State's self-funded medical plan will be eliminated for FY09. This co-pay option had become financially unsustainable, paying out a projected

\$7 million more in claims than what it took in for premiums.

- **OA-30 participants must choose another plan during Open Enrollment. If no choice is made, employees will be automatically enrolled in the new OA-750 deductible option on an after-tax basis. After Open Enrollment, these employees would not be able to change to another State option, only cancel the OA-750 option.**
- **New OA-750**—OA-750 deductible option new for FY09. Individual, in-network deductible of \$750/family, in-network deductible of \$1500. Co-insurance (once the deductible has been met) is 80% for in-network providers, 60% for out-of-network providers.
- **OA-1500**—No Changes

(see **Changes** on page 3)

### PREVENTATIVE CARE—PAID AT 90% WITHOUT WORRYING ABOUT DEDUCTIBLES

In the **OA-750, OA-1500, OA-3000 and the OA-H options** of the State's self-funded medical plan, allowable preventative services will be covered at 90% EVEN BEFORE THE PLAN'S DEDUCTIBLE HAS BEEN MET. This means the member only pays 10% of the cost for these services. Preventive care encompasses services such as annual physicals, mammograms and childhood immunizations.

**Example**—Mandy and her family have the OA-3000 option. In August, Mandy takes her nine-year-old son in for his annual check-up, with an in-network pediatrician. It's less than two months into the Plan Year, so no individual or family deductible has been reached, yet the plan will still cover 90% of the cost of the visit.

This improvement, along with the improvements regarding mammograms for women, prostate exams for men, and well-child visits for infants, represent the State's commitment to removing barriers to required and needed preventive care for all State employees and their families.

**DON'T PUT OFF PREVENTATIVE CARE, EVEN IF YOU HAVEN'T REACHED YOUR DEDUCTIBLES.**

### FY09 Open Enrollment Facts

- Open Enrollment is **April 21, 2008–May 16, 2008** and is completed ONLY in the online benefit administration system.
- Enrollment is for the FY09 Plan Year—July 1, 2008–June 30, 2009.
- Employee Benefits Web site: [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits)—Access the online benefit administration system or research your benefit options.
- Open Enrollment is the ONLY TIME to make changes to your benefits, except in very limited circumstances. Forgetting to enroll, not confirming online elections or just a change of mind are NOT reasons to make changes outside of Open Enrollment.
- Complete your enrollment early to avoid last-minute problems.
- If you do not participate in Open Enrollment this year, your current choices will roll forward into the next plan year, **except for...**
  - **Those enrolled in the OA-30 option. This option is being eliminated, so those who do not choose another plan will be automatically enrolled in the new OA-750 deductible plan.**
  - **Flexible Spending Accounts—FSAs must be elected every year.**
- Passive or default elections cannot be changed once Open Enrollment has closed.

### Special Note to CU State Classified Staff

State personnel system employees with the University of Colorado **MUST** use CU's online system for open enrollment.

FY09 MEDICAL PLANS				
Plan	Tier	Total Premium	State Contribution	Employee Contribution
OA-750	Employee	\$702.50	\$340.26	\$362.24
	Employee + Spouse	\$1,545.48	\$565.44	\$980.04
	Employee + Child(ren)	\$1,264.48	\$499.80	\$764.68
	Ee + Sp + Child(ren)	\$2,107.48	\$782.92	\$1,324.56
OA-1500	Employee	\$379.18	\$340.26	\$38.92
	Employee + Spouse	\$834.20	\$565.44	\$268.76
	Employee + Child(ren)	\$682.52	\$499.80	\$182.72
	Ee + Sp + Child(ren)	\$1,137.54	\$782.92	\$354.62
OA-3000	Employee	\$346.76	\$340.26	\$6.50
	Employee + Spouse	\$762.88	\$565.44	\$197.44
	Employee + Child(ren)	\$624.18	\$499.80	\$124.38
	Ee + Sp + Child(ren)	\$1,040.28	\$782.92	\$257.36
OA-H	Employee	\$360.22	\$340.26	\$19.96
	Employee + Spouse	\$792.48	\$565.44	\$227.04
	Employee + Child(ren)	\$648.40	\$499.80	\$148.60
	Ee + Sp + Child(ren)	\$1,080.66	\$782.92	\$297.74
Kaiser HMO	Employee	\$396.42	\$340.26	\$56.16
	Employee + Spouse	\$866.92	\$565.44	\$301.48
	Employee + Child(ren)	\$710.08	\$499.80	\$210.28
	Ee + Sp + Child(ren)	\$1,180.60	\$782.92	\$397.68
SLVHMO	Employee	\$398.34	\$340.26	\$58.08
	Employee + Spouse	\$871.16	\$565.44	\$305.72
	Employee + Child(ren)	\$723.56	\$499.80	\$223.76
	Ee + Sp + Child(ren)	\$1,186.34	\$782.92	\$403.42
FY09 DENTAL PLANS				
Plan	Tier	Total Premium	State Contribution	Employee Contribution
Delta BASIC	Employee	\$20.34	\$18.88	\$1.46
	Employee + Spouse	\$42.82	\$27.96	\$14.86
	Employee + Child(ren)	\$44.84	\$31.72	\$13.12
	Ee + Sp + Child(ren)	\$75.52	\$41.40	\$34.12
Delta Basic PLUS	Employee	\$27.68	\$18.88	\$8.80
	Employee + Spouse	\$60.98	\$27.96	\$33.02
	Employee + Child(ren)	\$60.98	\$31.72	\$29.26
	Ee + Sp + Child(ren)	\$108.10	\$41.40	\$66.70
Dental DR	Employee	\$24.64	\$18.88	\$5.76
	Employee + Spouse	\$51.86	\$27.96	\$23.90
	Employee + Child(ren)	\$51.86	\$31.72	\$20.14
	Ee + Sp + Child(ren)	\$93.88	\$41.40	\$52.48

This premium information reflects the State funding level as currently reflected in the Long Bill, which is in the final stages of the legislative process. Should these employer contribution amounts change, the State and employee contributions will be adjusted accordingly amongst the four coverage levels. If adjusted contributions become necessary, a revised chart will be made available on our Web site [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits) and sent to your department's benefits, payroll, and HR staff. Watch for communication from us or from your department for any updates. We ask that you complete your enrollment early and, if necessary, make any adjustments later in Open Enrollment.



(Changes from page 1)

- **OA-3000**—The OA-3000 improves its co-insurance (the amounts the plan pays once the deductible has been met), increasing the coverage from 70% to 75% for in-network providers. This means the amount the member is responsible for goes down, from 30% to 25%.
- **OA-H**
  - OA-H (HSA-qualified plan) deductibles increase. Single (Employee only)—increases from \$1400 to \$1500; Family (all other coverage levels)—increases from \$2800–\$3000. Out-of-pocket maximums also will increase.
  - HSA contributions to Mellon, as benefit deductions, will be discontinued for FY09. The State will not offer an HSA for FY09, although the HSA-qualified plan, the OA-H, will still be available. Please see “Health Savings Accounts” on page 5.
- **For All OA Options**
  - Prosthetic devices will not be counted towards the Durable Medical Equipment (DME) maximum.
  - Routine PSA (prostate) blood tests for men will now be paid at 100% for all men over the age of 40. Previously, this benefit only applied to men over 50, or those over 40 in high risk categories.
  - For all OA options, age-related limits for mammograms have been removed.
  - For all OA options, the number of preventive, well-child visits for children between 0–2 are now unlimited. Previously this had been limited to five such visits between 0–12 months, and 2 visits between 13 months and 24 months.
- **Prescriptions in the OA Options**
  - For all OA options except the OA-H (the HSA-qualified plan), the per member prescription deductible increases from \$100 to \$150, **but the prescription deductible is WAIVED ENTIRELY for generic medications.**
  - For all OA options except the OA-H, mail-order prescription co-pays increase from two (2) co-pays for a 90-day supply to two and a half (2.5) co-pays for a 90-day supply.

**Kaiser HMO**

- Many co-pays for services will not count towards annual, out-of-pocket maximums (\$1000 individual/\$3000 family).
  - Co-pays that will NOT count towards the out-of-pocket maximums: Office visit copayments (including primary care, specialty care, preventive, prenatal and postpartum, dialysis and family planning); copayments for x-ray, laboratory and special procedures; after-hours non-emergency, non-routine care; emergency care; outpatient physical, occupational and speech therapies; home health care; ambulance; home-based hospice care; outpatient chemical dependency; any covered service related to fertility; and the 20% coinsurance of all specialty drugs *dispensed through the pharmacy* including self-administered injectables.
- Other co-pays, such as in-patient or out-patient surgery will count towards these maximums.
  - Co-pays that WILL count towards the out-of-pocket maximums: inpatient hospital; outpatient/ambulatory surgery; and those services where a coinsurance applies such as the 20% coinsurance for *office administered injectables/infusions* (other than prevention immunizations and diagnostic drugs), or the 50% coinsurance for inpatient residential rehab for alcohol & substance abuse
- Prescription injectables—Members will pay 20% of cost up to \$250 a month. Currently, in FY08, members pay a \$30 brand name co-pay for these medications.

(see **Changes** on page 4)



(Changes from page 3)

### San Luis Valley HMO Plan Takes a Different Shape for FY09

The San Luis Valley Health Maintenance Organization (HMO) is changing its plan offered to State employees for FY09. HMOs have, over the years, become synonymous with co-pay plans, where a member pays fixed co-pays for services, from day one of coverage, with no regard to a deductible. That is changing in FY09, as San Luis Valley is instituting a \$250 per member deductible (with a total family deductible of \$750) that must be met before the traditional co-pays for services apply. Here are some of the facts to know about the SLV HMO for FY09.

- \$250 individual deductible/\$750 family deductible—An individual member of the family can meet his or her deductible, after which co-pays apply for services for that person; once the family deductible is met (and any number of members can be part of meeting it), co-pays apply to all family members.
- Once the deductible is met, the \$30 co-pay for routine medical office visits and the \$50 co-pay for specialists remain in place for FY09.
- The \$30 co-pays for preventive services apply before deductibles have been met.
- Most co-pays for services will not apply to the out-of-pocket maximums for FY09. See the FY09 SLVHMO Description on the Benefits Web site for details.
- The co-pay for Durable Medical Equipment (DME) increases from a 20% co-pay with an annual DME maximum benefit of \$5000 to a 50% co-pay (meaning the insurance pays the other 50%) with an annual DME maximum benefit of \$3000.
- The \$100 per member prescription deductible remains in place for FY09. This separate prescription deductible must be met before prescription co-pays apply.

### Self-Funded Dental Administered by Delta Dental

- Dental premiums will decrease. Review the premiums to see how much the monthly premium for your level of coverage will decrease.

### Optional Life Insurance

- There is now a premium for employees and a different premium for spouses. The premium for employees has gone down; the premium for spouses has increased. View the premiums for FY09 on page 6 or by going to [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits).
- Premiums for dependent children life insurance will not change.
- Medical History Statements (also called Evidence of Insurability—EOIs) MUST be filled out when an employee or spouse is applying for new coverage or increasing coverage during open enrollment.
- Open Enrollment is an excellent time to confirm or change life insurance beneficiaries.

### Long-Term Disability (LTD) Insurance

- No changes to plan or premiums. See the Benefits Web site for premiums.
- Medical History Statements MUST be filled out when LTD is elected.

### Flexible Spending Accounts (FSAs)

- Flexible Spending Accounts (FSAs) do not roll over to the next plan year, even in a passive Open Enrollment, so **those who want an FSA in FY09 must enroll in the FSA during Open Enrollment.**
- Two types of FSAs: Healthcare FSA and Dependent Care FSA
- Remember, Dependent Care FSA **does not** cover *medical* expenses for dependents. It can ONLY be used for reimbursement of eligible child care (children under 13) and elder care expenses that allow you and your spouse to work.
- Healthcare FSA—Maximum ANNUAL contribution: \$6,000.
- Dependent Care FSA—Maximum ANNUAL contribution: \$5,000.



## Health Savings Account (HSA) Not Offered by the State for FY09

Health Savings Account (HSA) contributions to Mellon Financial, as benefit deductions, will be discontinued for FY09, so HSAs will not be part of the Open Enrollment benefit options. The State will not offer an HSA for FY09, although it will continue to offer an HSA-qualified medical plan, the OA-H, for those who still want to participate in HSAs. Employees may continue their HSA with Mellon or enroll in an HSA with any financial institution they wish for FY09. If you have an HSA or are considering one, review the following facts.

- OA-H, the HSA-qualified plan, will still be offered for FY09.
- Those who want an HSA in FY09 must enroll with a financial institution of their choice. Contributions will not be a benefit payroll deduction.
- Employees who enroll in an HSA at an institution of their choice can establish a contribution method that is convenient for them, such as an automatic withdrawal from their checking or savings account, submitting a check directly to the institution, or even establishing an additional direct deposit from their pay to the financial institution.
- Starting in July, employees with a current HSA contribution via payroll to Mellon will have to make other arrangements for their contributions. These employees can continue with Mellon, but are also free to open an HSA elsewhere.
- Employees will become responsible for monitoring their own HSA eligibility. To contribute to an HSA, a person must be enrolled in an HSA-qualified plan, such as the State's OA-H option.

## Questions?

- Technical questions about the online system, such as warnings from your computer or difficulties connecting to the site? **1.888.460.9627**
- Questions about the benefits themselves? Contact the carriers or plan administrators directly.
  - Great-West Healthcare—1.888.788.6326 (1.888.ST8.OFCO)
  - Kaiser Permanente—303.338.3800/1.800.632.9700
  - San Luis Valley—719.589.3696/1.800.475.8466
  - Delta Dental—1.800.489.7168
- Questions about eligibility or Internet access? Contact **your department's HR office**. See the **Benefits Web site** for phone numbers.

### Employee Optional Life/AD&D—FY09 Monthly Premiums by Insurance Amount and Age

(Note: These employee rates are different than spouse rates. Spouse rates are shown on a separate table below this.)

Insurance Amount	Employee < Age 20	Employee Age 20–24	Employee Age 25–29	Employee Age 30–34	Employee Age 35–39	Employee Age 40–44	Employee Age 45–49	Employee Age 50–54	Employee Age 55–59	Employee Age 60–64	Employee Age 65–69	Employee ≥ Age 70
\$10,000	\$ .60	\$ .60	\$ .80	\$1.00	\$1.00	\$1.20	\$1.60	\$2.40	\$4.20	\$6.80	\$12.80	\$20.80
\$20,000	\$1.20	\$1.20	\$1.60	\$2.00	\$2.00	\$2.40	\$3.20	\$4.80	\$8.40	\$13.60	\$25.60	\$41.60
\$30,000	\$1.80	\$1.80	\$2.40	\$3.00	\$3.00	\$3.60	\$4.80	\$7.20	\$12.60	\$20.40	\$38.40	\$62.40
\$40,000	\$2.40	\$2.40	\$3.20	\$4.00	\$4.00	\$4.80	\$6.40	\$9.60	\$16.80	\$27.20	\$51.20	\$83.20
\$50,000	\$3.00	\$3.00	\$4.00	\$5.00	\$5.00	\$6.00	\$8.00	\$12.00	\$21.00	\$34.00	\$64.00	\$104.00
\$60,000	\$3.60	\$3.60	\$4.80	\$6.00	\$6.00	\$7.20	\$9.60	\$14.40	\$25.20	\$40.80	\$76.80	\$124.80
\$70,000	\$4.20	\$4.20	\$5.60	\$7.00	\$7.00	\$8.40	\$11.20	\$16.80	\$29.40	\$47.60	\$89.60	\$145.60
\$80,000	\$4.80	\$4.80	\$6.40	\$8.00	\$8.00	\$9.60	\$12.80	\$19.20	\$33.60	\$54.40	\$102.40	\$166.40
\$90,000	\$5.40	\$5.40	\$7.20	\$9.00	\$9.00	\$10.80	\$14.40	\$21.60	\$37.80	\$61.20	\$115.20	\$187.20
\$100,000	\$6.00	\$6.00	\$8.00	\$10.00	\$10.00	\$12.00	\$16.00	\$24.00	\$42.00	\$68.00	\$128.00	\$208.00
\$110,000	\$6.60	\$6.60	\$8.80	\$11.00	\$11.00	\$13.20	\$17.60	\$26.40	\$46.20	\$74.80	\$140.80	\$228.80
\$120,000	\$7.20	\$7.20	\$9.60	\$12.00	\$12.00	\$14.40	\$19.20	\$28.80	\$50.40	\$81.60	\$153.60	\$249.60
\$130,000	\$7.80	\$7.80	\$10.40	\$13.00	\$13.00	\$15.60	\$20.80	\$31.20	\$54.60	\$88.40	\$166.40	\$270.40
\$140,000	\$8.40	\$8.40	\$11.20	\$14.00	\$14.00	\$16.80	\$22.40	\$33.60	\$58.80	\$95.20	\$179.20	\$291.20
\$150,000	\$9.00	\$9.00	\$12.00	\$15.00	\$15.00	\$18.00	\$24.00	\$36.00	\$63.00	\$102.00	\$192.00	\$312.00
\$160,000	\$9.60	\$9.60	\$12.80	\$16.00	\$16.00	\$19.20	\$25.60	\$38.40	\$67.20	\$108.80	\$204.80	\$332.80
\$170,000	\$10.20	\$10.20	\$13.60	\$17.00	\$17.00	\$20.40	\$27.20	\$40.80	\$71.40	\$115.60	\$217.60	\$353.60
\$180,000	\$10.80	\$10.80	\$14.40	\$18.00	\$18.00	\$21.60	\$28.80	\$43.20	\$75.60	\$122.40	\$230.40	\$374.40
\$190,000	\$11.40	\$11.40	\$15.20	\$19.00	\$19.00	\$22.80	\$30.40	\$45.60	\$79.80	\$129.20	\$243.20	\$395.20
\$200,000	\$12.00	\$12.00	\$16.00	\$20.00	\$20.00	\$24.00	\$32.00	\$48.00	\$84.00	\$136.00	\$256.00	\$416.00
\$210,000	\$12.60	\$12.60	\$16.80	\$21.00	\$21.00	\$25.20	\$33.60	\$50.40	\$88.20	\$142.80	\$268.80	\$436.80
\$220,000	\$13.20	\$13.20	\$17.60	\$22.00	\$22.00	\$26.40	\$35.20	\$52.80	\$92.40	\$149.60	\$281.60	\$457.60
\$230,000	\$13.80	\$13.80	\$18.40	\$23.00	\$23.00	\$27.60	\$36.80	\$55.20	\$96.60	\$156.40	\$294.40	\$478.40
\$240,000	\$14.40	\$14.40	\$19.20	\$24.00	\$24.00	\$28.80	\$38.40	\$57.60	\$100.80	\$163.20	\$307.20	\$499.20
\$250,000	\$15.00	\$15.00	\$20.00	\$25.00	\$25.00	\$30.00	\$40.00	\$60.00	\$105.00	\$170.00	\$320.00	\$520.00
\$260,000	\$15.60	\$15.60	\$20.80	\$26.00	\$26.00	\$31.20	\$41.60	\$62.40	\$109.20	\$176.80	\$332.80	\$540.80
\$270,000	\$16.20	\$16.20	\$21.60	\$27.00	\$27.00	\$32.40	\$43.20	\$64.80	\$113.40	\$183.60	\$345.60	\$561.60
\$280,000	\$16.80	\$16.80	\$22.40	\$28.00	\$28.00	\$33.60	\$44.80	\$67.20	\$117.60	\$190.40	\$358.40	\$582.40
\$290,000	\$17.40	\$17.40	\$23.20	\$29.00	\$29.00	\$34.80	\$46.40	\$69.60	\$121.80	\$197.20	\$371.20	\$603.20
\$300,000	\$18.00	\$18.00	\$24.00	\$30.00	\$30.00	\$36.00	\$48.00	\$72.00	\$126.00	\$204.00	\$384.00	\$624.00

### Spouse Optional Life/AD&D—FY09 Monthly Premiums by Insurance Amount and Age

(Note: These spouse rates are different than employee rates. Employee rates are shown on a separate table above.)

Insurance Amount	Spouse < Age 20	Spouse Age 20–24	Spouse Age 25–29	Spouse Age 30–34	Spouse Age 35–39	Spouse Age 40–44	Spouse Age 45–49	Spouse Age 50–54	Spouse Age 55–59	Spouse Age 60–64	Spouse Age 65–69	Spouse ≥ Age 70
\$10,000	\$ .80	\$ .80	\$1.00	\$1.20	\$1.20	\$1.40	\$2.20	\$3.40	\$5.60	\$10.40	\$17.00	\$30.60
\$20,000	\$1.60	\$1.60	\$2.00	\$2.40	\$2.40	\$2.80	\$4.40	\$6.80	\$11.20	\$20.80	\$34.00	\$61.20
\$30,000	\$2.40	\$2.40	\$3.00	\$3.60	\$3.60	\$4.20	\$6.60	\$10.20	\$16.80	\$31.20	\$51.00	\$91.80
\$40,000	\$3.20	\$3.20	\$4.00	\$4.80	\$4.80	\$5.60	\$8.80	\$13.60	\$22.40	\$41.60	\$68.00	\$122.40
\$50,000	\$4.00	\$4.00	\$5.00	\$6.00	\$6.00	\$7.00	\$11.00	\$17.00	\$28.00	\$52.00	\$85.00	\$153.00
\$60,000	\$4.80	\$4.80	\$6.00	\$7.20	\$7.20	\$8.40	\$13.20	\$20.40	\$33.60	\$62.40	\$102.00	\$183.60
\$70,000	\$5.60	\$5.60	\$7.00	\$8.40	\$8.40	\$9.80	\$15.40	\$23.80	\$39.20	\$72.80	\$119.00	\$214.20
\$80,000	\$6.40	\$6.40	\$8.00	\$9.60	\$9.60	\$11.20	\$17.60	\$27.20	\$44.80	\$83.20	\$136.00	\$244.80
\$90,000	\$7.20	\$7.20	\$9.00	\$10.80	\$10.80	\$12.60	\$19.80	\$30.60	\$50.40	\$93.60	\$153.00	\$275.40
\$100,000	\$8.00	\$8.00	\$10.00	\$12.00	\$12.00	\$14.00	\$22.00	\$34.00	\$56.00	\$104.00	\$170.00	\$306.00
\$110,000	\$8.80	\$8.80	\$11.00	\$13.20	\$13.20	\$15.40	\$24.20	\$37.40	\$61.60	\$114.40	\$187.00	\$336.60
\$120,000	\$9.60	\$9.60	\$12.00	\$14.40	\$14.40	\$16.80	\$26.40	\$40.80	\$67.20	\$124.80	\$204.00	\$367.20
\$130,000	\$10.40	\$10.40	\$13.00	\$15.60	\$15.60	\$18.20	\$28.60	\$44.20	\$72.80	\$135.20	\$221.00	\$397.80
\$140,000	\$11.20	\$11.20	\$14.00	\$16.80	\$16.80	\$19.60	\$30.80	\$47.60	\$78.40	\$145.60	\$238.00	\$428.40
\$150,000	\$12.00	\$12.00	\$15.00	\$18.00	\$18.00	\$21.00	\$33.00	\$51.00	\$84.00	\$156.00	\$255.00	\$459.00

#### Employee—Optional Life/AD&D

- Minimum amount of employee coverage is \$10,000. Maximum amount of employee coverage is \$300,000. Must be purchased in multiples of \$10,000.
- Age for employee coverage means the employee's age on January 1 of each year of coverage.

#### Dependent Spouse—Optional Life/AD&D

- Premium rates for spouse coverage are different from the employee rates and are shown on a separate table.
- Minimum amount of spouse coverage is \$10,000. Maximum amount of spouse coverage is \$150,000. Must be purchased in multiples of \$10,000.

**Note:** Employee must be insured for Employee Optional Life/AD&D before coverage for dependent spouse can be added.

**Note:** Spouse's coverage may not exceed 50% of the employee's coverage. Maximum spouse coverage is \$150,000—provided employee is insured for \$300,000.

#### Dependent Children—Optional Life/AD&D Insurance Rates

- Option 1: \$5,000 of coverage costs \$1.24/month, regardless of the number of children enrolled.
- Option 2: \$10,000 of coverage costs \$2.48/month, regardless of the number of children enrolled.

**Note:** Employee must be insured for Employee Optional Life/AD&D before coverage for dependent children can be added.

**Note:** Children are eligible only until age 19 (or to age 24 if a full-time student), provided they meet the definition of dependent child under the plan.

**Note:** Children may not be insured by more than one Member, unless the Members are divorced from each other.

These premium rates are effective 7/1/08 through 6/30/09.

