



Reformed Benefits Association

**Group Insurance Premiums  
January 1, 2018 through December 31, 2018**

**Medical Coverage**

<u>United HealthCare Basic Plan</u>	<u>Monthly</u>
Employee Only	\$471.10
Employee & Spouse	\$1,036.40
Employee & Child(ren)	\$945.66
Employee & Family	\$1,408.57

<u>United HealthCare Consumer Plan</u>	<u>Monthly</u>
Employee Only	\$577.68
Employee & Spouse	\$1,270.91
Employee & Child(ren)	\$1,159.63
Employee + Family	\$1,727.27

<u>United HealthCare Premium Plan</u>	<u>Monthly</u>
Employee Only	\$927.35
Employee & Spouse	\$1,989.17
Employee & Child(ren)	\$1,776.93
Employee & Family	\$2,634.59

**Dental Coverage**

<u>Delta Dental</u>	<u>Monthly</u>
Employee Only	\$40.00
Employee + One	\$80.00
Employee + Family	\$130.00

**Vision Coverage**

<u>EyeMed</u>	<u>Monthly</u>
Employee Only	\$5.66
Employee + One	\$11.64
Employee + Family	\$17.18

**Voluntary Long Term Disability**

<u>Reliance Standard- available to NON-ordained participants</u>	
*Per \$100 Covered Monthly Payroll	\$0.39
<i>60% benefit up to \$5,000</i>	

**Group Life and AD&D Insurance**

<u>Reliance Standard</u>	<u>Monthly</u>
Coverage \$175,000 / \$100,000**	\$46.00
<i>**Coverage reduced 50% at age 70. Rate does not decrease</i>	

**Supplemental Life Insurance**

<u>Reliance Standard Age-banded monthly rates</u>		
<u>Employee &amp; Spouse*</u> <i>*Coverage reduced 50% at age 70</i>		
<u>Age</u>	<u>per \$1,000</u>	<i>Rate does not decrease</i>
0-25	\$0.08	
25-29	\$0.08	
30-34	\$0.09	
35-39	\$0.10	
40-44	\$0.12	
45-49	\$0.22	
50-54	\$0.39	
55-59	\$0.62	
60-64	\$0.69	
65-69	\$1.38	
70+	\$2.42	

**Supplemental Child(ren) Life**

<u>Reliance Standard</u>	<u>Monthly</u>
Coverage \$10,000	\$1.90

*The premium for child life is based on the cost of coverage for one child, regardless of how many children in the household*

**Supplemental Accidental Death & Dismemberment**

<u>Reliance Standard</u>	<u>Monthly</u>
Coverage \$10,000 increments	\$0.29