

**Reformed Benefits Association
2023 Premium Rates**

Medical Coverage

<i>small group</i>	<u>Co-Pay Plan</u>		Employee age-based monthly rate		
	AGE	E	S	C	F
	< 30	\$487.64	\$1,121.57	\$975.28	\$1,462.92
	30 - 34	\$525.33	\$1,208.25	\$1,050.65	\$1,575.98
	35 - 39	\$565.93	\$1,301.63	\$1,131.85	\$1,697.78
	40 - 44	\$609.66	\$1,402.22	\$1,219.33	\$1,828.99
	45 - 49	\$656.78	\$1,510.59	\$1,313.56	\$1,970.34
	50 - 54	\$707.54	\$1,627.34	\$1,415.08	\$2,122.61
	55 - 59	\$762.22	\$1,753.11	\$1,524.44	\$2,286.66
	60 - 64	\$821.13	\$1,888.59	\$1,642.25	\$2,463.38
	65 +	\$884.59	\$2,034.55	\$1,769.17	\$2,653.76

Consumer Plan

Monthly

Employee Only	\$744.41
Employee & Spouse	\$1,666.93
Employee & Child(ren)	\$1,494.30
Employee + Family	\$2,225.76

Premium Plan

Monthly

Employee Only	\$1,046.33
Employee & Spouse	\$2,356.82
Employee & Child(ren)	\$2,085.31
Employee & Family	\$3,121.57

Dental Coverage

Delta Dental

Monthly

Employee Only	\$42.40
Employee + One	\$84.80
Employee + Family	\$159.00

Vision Coverage

EyeMed

Monthly

Employee Only	\$6.04
Employee + One	\$13.53
Employee + Family	\$19.98

Group Life and AD&D Insurance

		<u>Monthly</u>
Option 1	\$175,000	\$46.50
Option 2	\$75,000	\$20.50

Supplemental Life Insurance

Age-banded Rate Per \$1,000

Employee & Spouse **Coverage reduced 50% at age 70**

Age per \$1,000

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

Supplemental AD&D	<u>Monthly</u>
Coverage \$10,000 increments	\$0.29

Long Term Disability (per \$100 CMP)	<u>Vol LTD</u>
	\$0.39

VOLUNTARY BENEFITS

Accident Insurance-- \$250/day benefit	<u>Monthly</u>
Employee	\$14.60
EE + Spouse	\$21.98
EE+ Child(ren)	\$29.90
Family	\$37.88

Critical Illness Insurance--per \$1,000 benefit; Employee and Spouse

Tobacco User Monthly Rates

Non-Tobacco Monthly Rates

Age	Monthly
0-29	\$0.451
30-39	\$0.911
40-49	\$2.180
50-54	\$4.530
60-69	\$7.784
70+	\$17.150

Age	Monthly
0-29	\$0.363
30-39	\$0.595
40-49	\$1.181
50-54	\$2.410
60-69	\$3.844
70+	\$12.760

Critical Illness insurance-- per \$1,000 benefit; Child(ren)	<u>Monthly</u>
	\$0.93