

# PANTHEOS PROGRAMS

Monthly premium rates for plan year 1/1/11 to 12/31/11

## Delta Dental of Illinois:

PPO Plan	Employee Only:	\$27.70
	Employee Plus Spouse:	\$55.30
	Employee Plus Child(ren):	\$65.20
	Family	\$118.30
DHMO Plan	Employee Only:	\$17.75
	Employee Plus Spouse:	\$32.70
	Employee Plus Child(ren):	\$37.00
	Family	\$52.15

## Vision Plan

Employee Only:	\$9.50
Employee Plus Spouse:	\$20.30
Employee Plus Child(ren):	\$16.50
Family	\$27.30

## Life, STD and LTD

<p><b><u>Voluntary Life Insurance</u></b> Per \$1,000 of elected coverage for male or female non-smokers:</p> <table> <tbody> <tr><td>&lt; 30 years</td><td>\$0.09</td></tr> <tr><td>30 – 34</td><td>\$0.10</td></tr> <tr><td>35 – 39</td><td>\$0.13</td></tr> <tr><td>40 – 44</td><td>\$0.19</td></tr> <tr><td>45 – 49</td><td>\$0.32</td></tr> <tr><td>50 – 54</td><td>\$0.62</td></tr> <tr><td>55 – 59</td><td>\$1.01</td></tr> <tr><td>60 – 64</td><td>\$1.24</td></tr> <tr><td>65 – 69</td><td>\$2.14</td></tr> <tr><td>70 – 74</td><td>\$5.01</td></tr> <tr><td>75 – 99</td><td>\$19.01</td></tr> </tbody> </table>	< 30 years	\$0.09	30 – 34	\$0.10	35 – 39	\$0.13	40 – 44	\$0.19	45 – 49	\$0.32	50 – 54	\$0.62	55 – 59	\$1.01	60 – 64	\$1.24	65 – 69	\$2.14	70 – 74	\$5.01	75 – 99	\$19.01	<p><b><u>Disability</u></b></p> <table> <thead> <tr> <th></th> <th><b>STD</b> per \$1000 of benefits</th> <th><b>LTD</b> per \$100 of benefits</th> </tr> </thead> <tbody> <tr><td>&lt; 30 years</td><td>\$0.046</td><td>\$0.0065</td></tr> <tr><td>30 – 34</td><td>0.046</td><td>\$0.0092</td></tr> <tr><td>35 – 39</td><td>\$0.046</td><td>\$0.0132</td></tr> <tr><td>40 – 44</td><td>\$0.046</td><td>\$0.0186</td></tr> <tr><td>45 – 49</td><td>\$0.053</td><td>\$0.0336</td></tr> <tr><td>50 – 54</td><td>\$0.062</td><td>\$0.0446</td></tr> <tr><td>55 – 59</td><td>\$0.081</td><td>\$0.0621</td></tr> <tr><td>60 – 64</td><td>\$0.098</td><td>\$0.0550</td></tr> <tr><td>65 – 69</td><td>\$0.112</td><td>\$0.0336</td></tr> <tr><td>70 – 74</td><td>\$0.123</td><td>\$0.0219</td></tr> <tr><td>75 – 99</td><td>\$0.134</td><td>\$0.0237</td></tr> </tbody> </table>		<b>STD</b> per \$1000 of benefits	<b>LTD</b> per \$100 of benefits	< 30 years	\$0.046	\$0.0065	30 – 34	0.046	\$0.0092	35 – 39	\$0.046	\$0.0132	40 – 44	\$0.046	\$0.0186	45 – 49	\$0.053	\$0.0336	50 – 54	\$0.062	\$0.0446	55 – 59	\$0.081	\$0.0621	60 – 64	\$0.098	\$0.0550	65 – 69	\$0.112	\$0.0336	70 – 74	\$0.123	\$0.0219	75 – 99	\$0.134	\$0.0237	<p>How to Calculate Premium for 36 y/o male:</p> <p><b><u>Voluntary Life</u></b> \$300,000 in coverage</p> $300000/1000 = 300$ $300 \times .13 = 39.00$ <p>\$39.00 @ month premium</p> <p><b><u>LTD</u></b> \$6000 monthly salary</p> $6000 \times 60\% = 3600$ $3600 \times 0.0132 = 47.52$ <p>\$47.52 @ month premium</p>
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