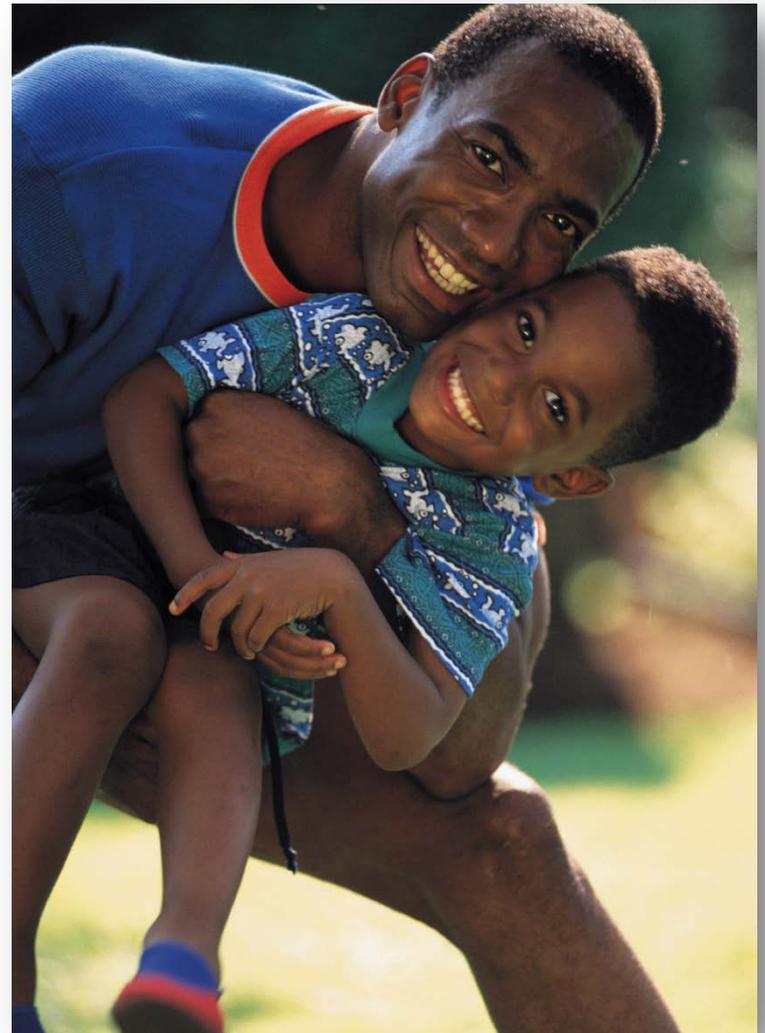


2013

ANNUAL ENROLLMENT DATES
October 9 - November 9, 2012



Your benefits
are a reflection
of you.

2013

ANNUAL ENROLLMENT DATES October 9 - November 9, 2012

Flexible Benefits Program Rate Summary 2013 Plan Year

Life Coverage	Employee Life Coverage Selections 1,2,3,4,5,6,7,8,9x Benefit Salary	*Spousal Life Coverage Selections \$6,000, \$12,000, \$30,000, \$60,000, \$100,000, \$150,000, \$200,000, \$250,000	Accidental Death Coverage Selections 1,2,3,4,5,6,7,8,9x Benefit Salary	
	Employee Age	(rate per thousand)	(rate per thousand)	(rate per thousand)
	0-29	0.05	0.05	0.020
	30-34	0.06	0.06	0.020
	35-39	0.08	0.08	0.020
	40-44	0.10	0.10	0.020
	45-49	0.15	0.15	0.020
	50-54	0.23	0.23	0.020
	55-59	0.38	0.38	0.020
	60-64	0.58	0.58	0.020
	65-69	1.10	1.10	0.020
	70- or over	1.79	1.79	0.020

- Spouse Life rates are based on the employee's age
- Note: Computations are based on rate per thousand
- An Administrative Fee will be added to the premium

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Flexible Benefits Program Rate Summary 2013 Plan Year

Life Coverage (continued)

Child Life \$3,000	Child Life \$6,000	Child Life \$10,000	Child Life \$15,000	Child Life \$20,000
\$1.13	\$1.35	\$1.66	\$2.03	\$2.41

- Child Life Rates based on coverage Level
- Must be enrolled in employee life
- An Administrative Fee is reflected in the premium

Dental Plans

	Delta Dental Select Plan	Delta Dental Select Plus Plan	Cigna DHMO (metro Atlanta only)
Employee	\$24.08	\$38.45	\$21.94
Employee + Spouse	\$46.65	\$75.01	\$39.79
Employee + Children	\$48.89	\$78.66	\$49.29
Family	\$68.40	\$110.27	\$58.75

- Cigna DHMO dental network is available to those who work and live in the Metro Atlanta area.
- An administrative fee is reflected in the premium

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Flexible Benefits Program Rate Summary 2013 Plan Year

Vision Plan	Spectera Vision Select	Spectera Vision Select Plus
Employee	\$6.20	\$8.62
Employee + Spouse	\$13.07	\$18.61
Employee + Children	\$13.63	\$19.45
Family	\$18.39	\$26.35

- An Administrative Fee is reflected in the premium

Legal Plan	Hyatt Legal Plan Select	Hyatt Legal Plan Select Plus
Employee	\$6.57	\$8.20
Family	\$7.79	\$10.50

- An Administrative Fee is reflected in the premium

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Flexible Benefits Program Rate Summary 2013 Plan Year

Disability Plans	Short Term Disability		Long Term Disability without Retirement Disability		Long Term Disability with Retirement Disability	
	Employee Age Group	Seven Day Plan	Thirty Day Plan	Under Social Security	Not Under Social Security	Under Social Security
0-29	0.466	0.247	0.143	0.151	0.121	0.130
30-34	0.447	0.242	0.203	0.229	0.121	0.130
35-39	0.466	0.247	0.255	0.285	0.121	0.130
40-44	0.508	0.276	0.294	0.320	0.121	0.130
45-49	0.561	0.304	0.505	0.562	0.121	0.130
50-54	0.608	0.333	0.675	0.752	0.246	0.276
55-59	0.713	0.385	0.882	0.968	0.441	0.488
60-64	0.803	0.437	1.037	1.137	0.532	0.588
65-69	0.979	0.532	1.383	1.522	0.869	0.960
70 or over	1.511	0.812	1.383	1.522	0.869	0.960

- An Administrative Fee will be added to the premium
- Note: Computations are based on rate per thousand

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Flexible Benefits Program Rate Summary 2013 Plan Year

Specified Employee Illness Only Plan

Spouse Illness Only Plan

	\$5,000 Coverage Level	\$10,000 Coverage Level	\$20,000 Coverage Level	\$30,000 Coverage Level	\$40,000 Coverage Level	\$50,000 Coverage Level		\$5,000 Coverage Level	\$10,000 Coverage Level
Age Groups							Age Groups		
18-29	\$4.15	\$5.95	\$9.55	\$13.15	\$16.75	\$20.35	18-29	\$4.15	\$5.95
30-39	\$5.70	\$9.05	\$15.75	\$22.45	\$29.15	\$35.85	30-39	\$5.70	\$9.05
40-49	\$9.65	\$16.95	\$31.55	\$46.15	\$60.75	\$75.35	40-49	\$9.65	\$16.95
50-59	\$15.25	\$28.15	\$53.95	\$79.75	\$105.55	\$131.35	50-59	\$15.25	\$28.15
60 +	\$23.10	\$43.85	\$85.35	\$126.85	\$168.35	\$209.85	60 +	\$23.10	\$43.85

- Employees who are under age 18 and over age 69 as of October 1, 2012 are not eligible to select the Specified Illness Option. If an employee enrolls in the Specified Illness plan and then buys up at a subsequent Annual Enrollment, the premiums will be based on the original issue age.
- An Administrative Fee is reflected in the premium

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Flexible Benefits Program Rate Summary 2013 Plan Year

Specified Employee Illness & Accident Plan

	\$5,000 Coverage Level	\$10,000 Coverage Level	\$20,000 Coverage Level	\$30,000 Coverage Level	\$40,000 Coverage Level	\$50,000 Coverage Level
Age Groups						
18-29	\$14.29	\$16.09	\$19.69	\$23.29	\$26.89	\$30.49
30-39	\$15.84	\$19.19	\$25.89	\$32.59	\$39.29	\$45.99
40-49	\$19.79	\$27.09	\$41.69	\$56.29	\$70.89	\$85.49
50-59	\$25.39	\$38.29	\$64.09	\$89.89	\$115.69	\$141.49
60 +	\$33.24	\$53.99	\$95.49	\$136.99	\$178.49	\$219.99

Spouse Illness & Accident Plan

	\$5,000 Coverage Level	\$10,000 Coverage Level
Age Groups		
18-29	\$14.29	\$16.09
30-39	\$15.84	\$19.19
40-49	\$19.79	\$27.09
50-59	\$25.39	\$38.29
60 +	\$33.24	\$53.99

- Employees who are under age 18 and over age 69 as of October 1, 2012 are not eligible to select the Specified Illness Option. If an employee enrolls in the Specified Illness plan and then buys up at a subsequent Annual Enrollment, the premiums will be based on the original issue age.
- An Administrative Fee is reflected in the premium

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Flexible Benefits Program Rate Summary 2013 Plan Year

Spending Accounts

Health Care Spending Account and Dependent Care Spending Account

Employees with the Health Care Spending Account and / or Dependent Care Spending Account will be assessed a \$3.20 monthly fee to cover part of the Third Part Administrator contract.

Long Term Care

Employee interested in enrolling in the Long Term Care Plan will need check the “YES” indicator when completing the benefit enrollment on the GaBreeze website. UNUM will mail an informational packet which will include plan information and rates. All Long Term Care enrollment information must be returned directly to UNUM.

- An Administrative Fee will be added to the premium