

Medical/Dental/Vision Rates

Medical | Manatee YourChoice Health Plan (utilizing Aetna Choice POSII Open Access Network)

2020 MEDICAL MONTHLY RATES		
	Employee Pays	Employer Pays
Employee Only	\$74.90	\$585.14
Employee + Spouse	\$280.74	\$1,070.32
Employee + Child(ren)	\$240.62	\$917.42
Employee + Family (spouse & children)	\$341.08	\$1,563.54
Dependent Child (age 26-30)	\$660.04	\$0

We are pleased to provide your medical benefits this year with no change to your premium or plan design.

Visit www.manateeyourchoice.com/medical for more information about the medical plan.

Dental | Aetna Dental PPO/PDN Network

**Clerk employees should contact HR for information regarding dental options.*

2020 DENTAL MONTHLY RATES	
	Employee Pays
Employee Only	\$34
Employee + 1	\$55
Employee + 2 or more	\$75

We are pleased to offer dental benefits with no change to your premium or plan design.

NOTE: When adding coverage, there is a one year waiting period for major services. Please ensure your Dentist submits a pre-treatment review to Aetna before any major services to avoid surprise costs! The dental plan is a voluntary benefit paid for by the employee.

Visit www.manateeyourchoice.com/dental for more information about the dental plan.

Vision | Aetna Vision Preferred Network

2020 VISION MONTHLY RATES	
	Employee Pays
Employee Only	\$4.92
Employee + Spouse	\$9.35
Employee + Child(ren)	\$9.84
Employee + Family (spouse & children)	\$14.47

We are pleased to offer vision benefits with no change to your premium or plan design.

NOTE: Unlike your other semi-monthly benefit deductions, your Vision premium is deducted in full on the first check each month. It is a voluntary benefit paid for by the employee.

Visit www.manateeyourchoice.com/vision for more information or aetnavision.com to find a provider.

Life & Long-Term Disability

Life Insurance | Securian Life Insurance Company

Term Life insurance is provided to all eligible employees. Core Life and AD&D is equal to 1x base annual salary up to \$200,000 and is provided at no cost to employees.

Additional Life Insurance | Can be applied for *any time during the year*.

You can elect up to 6x base annual salary with a maximum coverage amount of \$750,000, subject to Evidence of Insurability (EOI). Complete the steps in the enrollment system to calculate and view your premium.

2020 ADDITIONAL TERM LIFE MONTHLY RATES								
EMPLOYEE Up to 6x salary (max: \$750,000)				SPOUSE 50% of EE election up to \$25,000 Coverage				CHILD(REN) \$10,000 Coverage
Age	Rate per \$1000 benefit	Age	Rate per \$1000 benefit	Age	Rate per \$1000 benefit	Age	Rate per \$1000 benefit	
<34	\$0.050	55-59	\$0.511	<34	\$0.051	55-59	\$0.518	Flat rate \$1/month
35-39	\$0.058	60-64	\$0.756	35-39	\$0.066	60-69	\$0.715	No matter how many children, the rate is still \$1/month. Each Child receives \$10,000 coverage.
40-44	\$0.122	65-69	\$0.994	40-44	\$0.139			*No EOI for children
45-49	\$0.245	70+	\$1.310	45-49	\$0.263			
50-54	\$0.346			50-54	\$0.336			

Visit www.manateeyourchoice.com/life for more information.

Long Term Disability | Hartford Insurance Group

Long Term Disability (LTD) is provided to all eligible employees. Core LTD is equal to 50% of an employee's base monthly salary up to \$3,000 per month after the disability exceeds 90 days, and is provided at no cost to employees.

Additional LTD | Can be applied for *any time during the year*.

You can elect to enroll in Additional LTD and increase your benefit to 66 2/3% of base monthly salary, up to \$5,000 per month. The cost for Additional LTD is subject to age and salary. Evidence of Insurability (EOI) is required unless elected at time of hire. Complete the steps in the enrollment system to calculate and view your premium.

2020 ADDITIONAL LTD MONTHLY RATES EMPLOYEE Up to 66 2/3% Base Monthly Salary	
Age	Rates Per \$100 of Insured Earnings
<40	\$0.11
40-49	\$0.32
50-59	\$0.75
60-64	\$0.77
65+	\$0.80

WORKSHEET FOR ADDITIONAL LTD Calculate Estimated Monthly Premium	
1. Enter your monthly earnings, not to exceed \$7,500, on Line 1.	Line 1: <u>\$5,000</u>
2. Select your rate from the rate table and divide this by 100.	Line 2: <u>\$0.011</u> (.11 ÷ 100)
3. Multiply Line 1 by the amount shown on Line 2.	Line 3: <u>\$5.50</u>
$\text{Line 1 (Monthly Earnings)} \times \text{Line 2 (Rate/100)} = \text{Est. Monthly Premium}$	

Visit www.manateeyourchoice.com/LTD for more information.