

## Monthly Medical and Dental Insurance Rates

Effective January 1, 2014

<b>Medical Insurance</b>											
Insurance Tier	Full Premium	0 to 5th Year		6th Year		7th Year		8th year		After 8th Year	
		Employee	Company	Employee	Company	Employee	Company	Employee	Company	Employee	Company
Emp Only	\$517.45	\$124.14	\$393.31	\$102.71	\$414.74	\$89.90	\$427.54	\$72.79	\$444.66	\$48.24	\$469.21
Employee + Child	\$851.87	\$213.97	\$637.89	\$181.51	\$670.37	\$149.82	\$702.05	\$118.13	\$733.74	\$85.59	\$766.28
Employee + Spouse	\$889.53	\$249.34	\$640.18	\$216.87	\$672.66	\$185.19	\$704.34	\$153.50	\$736.03	\$120.96	\$768.57
Employee + 2 or more (no spouse)	\$1,408.49	\$321.00	\$1,087.49	\$273.04	\$1,135.45	\$224.23	\$1,184.25	\$177.18	\$1,231.31	\$128.38	\$1,280.10
Employee + 2 or more (with spouse)	\$1,446.15	\$356.36	\$1,089.78	\$308.41	\$1,137.74	\$259.60	\$1,186.55	\$212.55	\$1,233.60	\$163.75	\$1,282.39
<b>Effective Date of Insurance Coverage:</b>		<b>2014 to 2010</b>		<b>2009</b>		<b>2008</b>		<b>2007</b>		<b>2006 or Before</b>	

<b>Dental Insurance</b>											
Insurance Tier	Full Premium	0 to 5th Year		6th Year		7th Year		8th year		After 8th Year	
		Employee	Company	Employee	Company	Employee	Company	Employee	Company	Employee	Company
Emp Only	\$21.87	\$10.28	\$11.60	\$8.56	\$13.31	\$6.85	\$15.03	\$5.14	\$16.74	\$3.43	\$18.45
Employee + 1	\$54.68	\$35.95	\$18.74	\$32.87	\$21.82	\$29.79	\$24.90	\$27.22	\$27.46	\$24.65	\$30.03
Employee + 2 or more	\$127.59	\$83.88	\$43.71	\$76.69	\$50.90	\$69.50	\$58.09	\$65.90	\$61.69	\$57.52	\$70.08
<b>Effective Date of Insurance Coverage:</b>		<b>2014 to 2010</b>		<b>2009</b>		<b>2008</b>		<b>2007</b>		<b>2006 or Before</b>	

Full Premium: This is the total monthly cost for your health or dental insurance.

Year Breakdowns: This provides a breakdown, depending on the amount of time you have held the insurance coverage, of how much you pay versus how much the company pays for your health or dental insurance.

Eff. Date of Employee's Insurance: Indicates the effective dates of insurance coverage corresponding to the discount breakdowns. For example, if you have had continuous health insurance coverage with EBSCO since February 15, 2008, you would use the *7th Year* breakdown for health beginning February 15, 2014; if you enrolled in dental insurance on January 1, 2009, you would use the 6th year breakdown beginning January 1, 2014.