

**Conservation Employees' Benefits Plan
Plan Year 2012 Premium Rates**

EMPLOYEES ONLY

OPTIONAL EMPLOYEE LIFE INSURANCE RATES

Age	-30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Rate	\$0.039	\$0.068	\$0.087	\$0.107	\$0.165	\$0.252	\$0.466	\$0.805	\$0.980

RETIREES ONLY

OPTIONAL RETIREE LIFE INSURANCE RATE

\$1.51 per \$1,000 of Coverage

EMPLOYEES & RETIREES

OPTIONAL DEPENDENT LIFE INSURANCE RATES

Cost	Option/ Mo. Rate	Dependents Covered	Benefit Amount	of
	Option 1 (\$0.90/Month)	Spouse	\$ 2,500.00	
		Child 0-6 Months	\$ 625.00	
		Child 6 Months to 19 Years	\$ 1,250.00	
		Child 19-24 Years, if Full-Time Student	\$ 1,250.00	
	Option 2 (\$1.80/Month)	Spouse	\$ 5,000.00	
		Child 0-6 Months	\$ 1,250.00	
		Child 6 Months to 19 Years	\$ 2,500.00	
		Child 19-24 Years, if Full-Time Student	\$ 2,500.00	
	Option 3 (\$3.60/Month)	Spouse	\$10,000.00	
		Child 0-6 Months	\$ 2,500.00	
		Child 6 Months to 19 Years	\$ 5,000.00	
		Child 19-24 Years, if Full-Time Student	\$ 5,000.00	
	Option 4 (\$7.20/Month)	Spouse	\$20,000.00	
		Child 0-6 Months	\$ 5,000.00	
		Child 6 Months to 19 Years	\$10,000.00	
		Child 19-24 Years, if Full-Time Student	\$10,000.00	

AD&D Insurance:

As shown on the following chart, the monthly cost you pay for employee and dependent AD&D coverage is based on the benefit amount you select and whether you have employee only coverage or family coverage.

Benefit Amount	\$50,000	\$100,000	\$200,000	\$300,000
Employee	\$1.50	\$3.00	\$6.00	\$9.00
Family	\$2.25	\$4.50	\$9.00	\$13.50