

## Benefit costs: Jan 2013-Dec 2013

### COST PER PAY

	Board	Employee	Total
<b><u>Healthcare</u></b> 15.27			
Single Coverage	<u>52.02</u>	<u>12.33</u>	64.35
Family Coverage	<u>111.86</u> -	<u>26.63</u>	138.49
<b><u>Dental</u></b>			
Single Coverage	17.49	8.76	26.25
Family Coverage	44.74	22.40	67.14
<b><u>Life Insurance (Guaranteed rates until Dec 31,2013)</u></b>			
Option A: \$25,000	2.43	0.00	2.43
Option B: \$100,000	2.62	7.10	9.72
Option C: \$150,000	2.62	11.96	14.58
Option D: \$200,000	2.62	16.82	19.44
Dependent Life Insurance	0.00	1.73	1.73
<b><u>Long Term Disability Insurance (Guaranteed rates until Dec 3, 2013)</u></b>			
(note: cost indicated is as a percentage of gross earnings)	1.0824	0.4815	1.5639