

**2008 MEDICAL /LIFE /INCOME REPLACEMENT/
LONG TERM DISABILITY INSURANCE**

	<u>Monthly</u>	<u>Quarterly</u>	<u>Annually</u>	
SENTARA OPTIMA (HM0) (M880)	2008			(21.1% Increase)
Employee Only	\$ 762.00	\$2,286.00	\$ 9,144.00	
Employee +1	1,169.00	3,507.00	14,028.00	
Family	2,041.00	6,123.00	24,492.00	

MEDICAL TRUST PPO PLAN (ME00) (Coventry 90/70)	2008			(11.0% Increase)
Employee Only	\$ 902.00	\$ 2,706.00	\$10,824.00	
Employee +1	1,625.00	4,875.00	19,500.00	
Family	2,526.00	7,578.00	30,312.00	

MEDICAL TRUST/AETNA (MUH0) USHC (HM0)	2008			(14.0% Increase)
Employee Only	\$ 535.00	\$1,605.00	\$ 6,420.00	
Employee +1	963.00	\$2,889.00	11,556.00	
Family	1,498.00	\$4,494.00	17,976.00	

MEDICAL TRUST/EMPIRE (MSE0) BC/BS (EPO 90)	2008			(11.0% Increase)
Employee Only	\$ 888.00	\$ 2,664.00	\$10,656.00	
Employee + 1	1,598.00	4,794.00	19,176.00	
Family	2,486.00	7,458.00	29,832.00	

LIFE INSURANCE, AD&D

Employee	\$ 19.20	\$ 57.60	\$ 230.40
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(Supplemental Group Life Insurance is available to full time employees up to a maximum of \$500,000 and to your spouse up to a maximum of \$240,000 through Church Life Ins. Corporation subject to answering three simple health questions.)

INCOME REPLACEMENT & EMPLOYEE PAID VOLUNTARY LONG TERM DISABILITY:

<u>Based Upon Annual Compensation</u>	<u>Short Term Disability (IRP)</u>	<u>Voluntary Long Term Disability</u>			
		<u>25% LAY</u>	<u>50%</u>	<u>25% CLERGY</u>	<u>50%</u>
Less than \$25,000	\$ 8.00	\$12	\$18	\$14	\$23
\$25,000 to \$44,999	\$17.50	\$22	\$37	\$26	\$44
\$45,000 & above	\$32.00	\$43	\$72	\$50	\$86

EMPLOYER PROVIDED LONG TERM DISABILITY: (Paid at 66 2/3% of Salary)

\$.67 per \$100 of Monthly Covered Payroll

<i>Example:</i>	<u>Monthly Premium</u>	<u>Yearly Sal.</u>	<u>Mo. Salary</u>	<u>Monthly Charge For Employee</u>
	\$.67	\$32,000	\$2,666.67	\$17.87

**2008 MEDICARE SUPPLEMENT
FOR RETIRES 65 AND OVER**

**MEDICARE SUPPLEMENT
CLERGY (Age 65 & Over)**

PER PERSON:

(With 20 or more years of service)

Premium Plan \$ 100.00 Plus Plan \$ 55.00 Comprehensive Plan \$ - 0 -

LAY EMPLOYEES (Age 65 & Over)

PER PERSON:

Premium Plan \$ 335.00 Plus Plan \$280.00 Comprehensive Plan \$235.00

DENTAL BENEFIT FOR CLERGY & LAY EMPLOYEES UNDER MEDICARE SUPPLEMENT PLANS:

Basic Dental PPO	\$43.00
Dental PPO Plan with Orthodontia	\$55.00
Preventive Dental PPO	\$20.00

**2008 PRE-65 PLAN FOR CLERGY AND LAY
EARLY RETIREES:**

The Medical Trust offers access to health plans for non-Medicare eligible early retirees of the Episcopal Church. These plans are also available to under-65 spouses of Medicare-eligible retirees. To be eligible, the participant must be part of a diocese/group that participates with the Medical Trust's Early Retiree Program. All plans include pharmacy benefits through Medco. The plans provide a 3-tier formulary and co-payment program for both retail and mail-order. Premiums are calculated on an individual basis by area in which the early retiree resides. (To confirm eligibility, please call Member Services at 1-866-273-4545.)

DENTAL BENEFIT FOR PRE-65 EARLY RETIREES:

	<u>Monthly</u>
Preventive Dental only	\$ 13.00
Basic Dental PPO	\$ 43.00
Dental PPO with Orthodontia	\$ 55.00