

2005 PEBB Life and AD&D Rates

Plan A Basic for Actives* Monthly Cost: \$ 2.75

Plan B Basic Dependent Monthly Cost: \$ 0.48

Plan B Supplemental Spouse, Plan C Optional, and Plan D Supplemental:

Age	Monthly Cost for each \$1,000 of Coverage	
	Non-Smoker	Smoker
25 or less	\$ 0.030	\$ 0.036
25-29	\$ 0.032	\$ 0.040
30-34	\$ 0.034	\$ 0.054
35-39	\$ 0.042	\$ 0.064
40-44	\$ 0.062	\$ 0.068
45-49	\$ 0.088	\$ 0.102
50-54	\$ 0.138	\$ 0.162
55-59	\$ 0.258	\$ 0.302
60-64	\$ 0.382	\$ 0.462
65-69	\$ 0.726	\$ 0.890
70 and over	\$ 1.058	\$ 1.444

Plan E Voluntary Accidental Death and Dismemberment:

Employee AD&D Benefit	Cost to Cover Employee Only	Cost to Cover Employee and Dependents	Coverage Spouse Would Have:		Coverage Children Would Have:	
			With No Children	With Children	With Spouse	With No Spouse
\$ 25,000	\$ 0.30	\$ 0.40	\$ 12,500	\$ 10,000	\$ 1,250	\$ 2,500
\$ 50,000	\$ 0.60	\$ 0.80	\$ 25,000	\$ 20,000	\$ 2,500	\$ 5,000
\$ 75,000	\$ 0.90	\$ 1.20	\$ 37,500	\$ 30,000	\$ 3,750	\$ 7,500
\$ 100,000	\$ 1.20	\$ 1.60	\$ 50,000	\$ 40,000	\$ 5,000	\$ 10,000
\$ 125,000	\$ 1.50	\$ 2.00	\$ 62,500	\$ 50,000	\$ 6,250	\$ 12,500
\$ 150,000	\$ 1.80	\$ 2.40	\$ 75,000	\$ 60,000	\$ 7,500	\$ 15,000
\$ 175,000	\$ 2.10	\$ 2.80	\$ 87,500	\$ 70,000	\$ 8,750	\$ 17,500
\$ 200,000	\$ 2.40	\$ 3.20	\$ 100,000	\$ 80,000	\$ 10,000	\$ 20,000
\$ 225,000	\$ 2.70	\$ 3.60	\$ 112,500	\$ 90,000	\$ 11,250	\$ 22,500
\$ 250,000	\$ 3.00	\$ 4.00	\$ 125,000	\$ 100,000	\$ 12,500	\$ 25,000

** Represents premium paid to plan only. For state employees, Plan A is funded by the state. For Political Subdivisions, K-12, and ESD's accepting the full benefits package the premium for Plan A is included in the rates for the selected medical plan. Coverage is not provided to groups accepting the Medical Only package.*

2005 PEBB Long-Term Disability Rates

Basic Plan Monthly Cost*: \$ 2.70

Optional Plan:

Waiting Period	TIAA-CREF or Higher Education Academic Retirement Plan Employees*	TRS, PERS, & other Retirement Plan Employees*
30 days	2.67%	2.11%
60 days	1.35%	1.12%
90 days	0.74%	0.61%
120 Days	0.43%	0.37%
180 days	0.32%	0.29%
240 days	0.31%	0.28%
300 days	0.29%	0.26%
360 days	0.28%	0.25%

*Payroll deduction as a percent of predisability earnings.