

CALTECH

Benefits Rates — 2009

Medical

Your 2009 Monthly Contributions			
	Blue Cross PPO	Blue Cross HMO	Kaiser
Employee only	\$258	\$53	\$86
Employee + child[ren]	\$464	\$95	\$153
Employee + spouse	\$517	\$106	\$171
Employee + family	\$775	\$159	\$256

Dental

Your 2009 Monthly Contributions		
	Delta Dental	Safeguard Dental
Employee only	\$12	\$2
Employee + child[ren]	\$27	\$4
Employee + spouse	\$31	\$5
Employee + family	\$49	\$9

Supplemental Long-Term Disability (LTD)

The 2009 premium rate for Supplemental LTD is \$0.24 per \$100 of monthly pay.

Supplemental Life Insurance

The 2009 premium rate for Employee and Spouse Life Insurance depends on the employee's age, as shown here:

Employee Age	Monthly Rate Per \$1,000 of Coverage	Employee Age	Monthly Rate Per \$1,000 of Coverage
25 – 29	\$0.03	50 – 54	\$0.15
30 – 34	\$0.04	55 – 59	\$0.28
35 – 39	\$0.06	60 – 64	\$0.47
40 – 44	\$0.08	65 – 69	\$0.87
45 – 49	\$0.11	70 and older	\$1.41

The 2009 premium rate for Child Life Insurance is \$0.96 per month, regardless of how many children you have. Each eligible child will be insured for \$10,000.

Personal Accident Insurance

Your 2009 Monthly Contributions			
Coverage Amount	Employee Only	Employee & Children	Employee, Spouse, Children
\$10,000	\$0.26	\$0.30	\$0.38
\$25,000	\$0.64	\$0.74	\$0.96
\$50,000	\$1.26	\$1.46	\$1.90
\$75,000	\$1.90	\$2.18	\$2.86
\$100,000	\$2.50	\$2.90	\$3.80
\$125,000	\$3.14	\$3.64	\$4.76
\$150,000	\$3.76	\$4.36	\$5.70
\$200,000	\$5.00	\$5.80	\$7.60
\$250,000	\$6.26	\$7.26	\$9.50
\$300,000	\$7.50	\$8.70	\$11.40
\$350,000	\$8.76	\$10.16	\$13.30
\$400,000	\$10.00	\$11.60	\$15.20
\$450,000	\$11.26	\$13.06	\$17.10
\$500,000	\$12.50	\$14.50	\$19.00