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# HUMAN RESOURCES ADMINISTRATION

# 2021 FLEXIBLE BENEFITS RATES

## Flexible Benefits: Rate Summary 2021 Plan Year

<b>Life Coverage MetLife</b>	<b>Employee Life Coverage Selections 1,2,3,4,5,6,7,8,9, 10x Benefit Salary</b>	<b>Spousal Life Coverage Selections \$6,000, \$12,000, \$30,000, \$60,000, \$100,000, \$150,000, \$200,000, \$250,000</b>	<b>Accidental Death Coverage Selections 1,2,3,4,5,6,7,8,9, 10x Benefit Salary</b>
Employee Age	(rate per thousand)	(rate per thousand)	(rate per thousand)
0-29	0.04	0.04	0.020
30-34	0.05	0.05	0.020
35-39	0.07	0.06	0.020
40-44	0.09	0.08	0.020
45-49	0.13	0.11	0.020
50-54	0.20	0.18	0.020
55-59	0.32	0.29	0.020
60-64	0.44	0.44	0.020
65-69	0.84	0.84	0.020
70 or over	1.36	1.36	0.020

- **Spouse Life rates are based on spouse's age**
- An administrative fee will be added to the premium
- Computations are based on rate per thousand.

## Flexible Benefits Rate Summary 2021 Plan Year

### Life Coverage (continued)

Child Life \$3,000	Child Life \$6,000	Child Life \$10,000	Child Life \$15,000	Child Life \$20,000
\$0.92	\$1.14	\$1.44	\$1.81	\$2.18

- Child Life rates based on coverage Level
- Must be enrolled in employee life
- An administrative fee is reflected in the premium

### Dental Plans

	Delta Dental: Select Plan	Delta Dental: Select Plus Plan	*Cigna: DHMO
Employee	\$27.73	\$44.48	\$21.74
Employee + Spouse	\$54.04	\$87.10	\$39.59
Employee + Children	\$56.65	\$91.36	\$49.09
Family	\$79.40	\$128.22	\$58.55

- An administrative fee is reflected in the premium

## Flexible Benefits Rate Summary 2021 Plan Year

<b>Blue View Vision</b>	<b>Blue Cross Blue Shield of Georgia Vision Select</b>	<b>Blue Cross Blue Shield of Georgia Vision Select Plus</b>
Employee	\$5.61	\$9.69
Employee + Spouse	\$11.94	\$21.29
Employee + Children	\$12.50	\$22.28
Family	\$16.90	\$30.37

- An administrative fee is reflected in the premium

<b>Legal Plan</b>	<b>MetLife Legal Plans Select</b>	<b>MetLife Legal Plans Select Plus</b>	<b>MetLife Legal Plans Select Premium</b>
Employee	\$5.97	\$7.65	8.75
Family	\$7.46	\$9.80	10.90

- An administrative fee is reflected in the premium

## Flexible Benefits Rate Summary 2021 Plan Year

The Standard Disability Plans	Short Term Disability		Long Term Disability without Retirement Disability		Long Term Disability with Retirement Disability		
	Employee Age Group	Seven Day Plan	Thirty Day Plan	Under Social Security	Not Under Social Security	Under Social Security	Not Under Social Security
	0-29	0.466	0.247	0.151	0.160	0.128	0.138
	30-34	0.447	0.242	0.215	0.243	0.128	0.138
	35-39	0.466	0.247	0.270	0.302	0.128	0.138
	40-44	0.508	0.276	0.311	0.339	0.128	0.138
	45-49	0.561	0.304	0.536	0.596	0.128	0.138
	50-54	0.608	0.333	0.715	0.798	0.261	0.293
	55-59	0.713	0.385	0.934	1.026	0.467	0.518
	60-64	0.803	0.437	1.100	1.205	0.564	0.623
	65-69	0.979	0.532	1.466	1.613	0.921	1.017
	70 or over	1.511	0.812	1.466	1.613	0.921	1.017

- An administrative fee will be added to the premium
- Computations are based on rate per thousand

# Flexible Benefits Rate Summary 2021 Plan Year

## Employee Critical Illness Select Plan

<b>AFLAC</b>	<b>\$5,000 Coverage Level</b>	<b>\$10,000 Coverage Level</b>	<b>\$20,000 Coverage Level</b>	<b>\$30,000 Coverage Level</b>	<b>\$40,000 Coverage Level</b>	<b>\$50,000 Coverage Level</b>
<b>Age Groups</b>						
18-29	\$4.11	\$6.00	\$9.78	\$13.56	\$17.34	\$21.12
30-39	\$5.73	\$9.24	\$16.26	\$23.28	\$30.30	\$37.32
40-49	\$10.10	\$17.99	\$33.76	\$49.52	\$65.29	\$81.06
50-59	\$15.72	\$29.22	\$56.22	\$83.22	\$110.22	\$137.22
60 +	\$23.98	\$45.74	\$89.27	\$132.79	\$176.32	\$219.84

- An administrative fee is reflected in the premium

# Flexible Benefits Rate Summary 2021 Plan Year

## Spouse Critical Illness Select Plan

<b>AFLAC</b>	<b>\$5,000 Coverage Level</b>	<b>\$10,000 Coverage Level</b>	<b>\$20,000 Coverage Level</b>	<b>\$30,000 Coverage Level</b>	<b>\$40,000 Coverage Level</b>	<b>\$50,000 Coverage Level</b>
<b>Age Groups</b>						
18-29	\$4.11	\$6.00	\$9.78	\$13.56	\$17.34	\$21.12
30-39	\$5.73	\$9.24	\$16.26	\$23.28	\$30.30	\$37.32
40-49	\$10.10	\$17.99	\$33.76	\$49.52	\$65.29	\$81.06
50-59	\$15.72	\$29.22	\$56.22	\$83.22	\$110.22	\$137.22
60 +	\$23.98	\$45.74	\$89.27	\$132.79	\$176.32	\$219.84

- An administrative fee is reflected in the premium

## Flexible Benefits Rate Summary 2021 Plan Year

### Employee Critical Illness Select Plus Plan

AFLAC	\$5,000 Coverage Level	\$10,000 Coverage Level	\$20,000 Coverage Level	\$30,000 Coverage Level	\$40,000 Coverage Level	\$50,000 Coverage Level
Age Groups						
18-29	\$13.95	\$15.84	\$19.62	\$23.40	\$27.18	\$30.96
30-39	\$15.57	\$19.08	\$26.10	\$33.12	\$40.14	\$47.16
40-49	\$19.94	\$27.83	\$43.60	\$59.36	\$75.13	\$90.90
50-59	\$25.56	\$39.06	\$66.06	\$93.06	\$120.06	\$147.06
60 +	\$33.82	\$55.58	\$99.11	\$142.63	\$186.16	\$229.68

- An administrative fee is reflected in the premium



# Flexible Benefits Rate Summary 2021 Plan Year

## Spouse Critical Illness Select Plus Plan

AFLAC	\$5,000 Coverage Level	\$10,000 Coverage Level	\$20,000 Coverage Level	\$30,000 Coverage Level	\$40,000 Coverage Level	\$50,000 Coverage Level
Age Groups						
18-29	\$11.21	\$13.10	\$16.88	\$20.66	\$24.44	\$28.22
30-39	\$12.83	\$16.34	\$23.36	\$30.38	\$37.40	\$44.42
40-49	\$17.20	\$25.09	\$40.86	\$56.62	\$72.39	\$88.16
50-59	\$22.82	\$36.32	\$63.32	\$90.32	\$117.32	\$144.32
60 +	\$31.08	\$52.84	\$96.37	\$139.89	\$183.42	\$226.94

- An administrative fee is reflected in the premium

# Flexible Benefits Rate Summary 2021 Plan Year

## WageWorks Flexible Spending Accounts

### Health Care and Dependent Care Flexible Spending Accounts

Employees enrolled in the Health Care Flexible Spending Account will be charged a \$3.20 monthly administrative fee.

### Unum Long-Term Care

Employees who are interested in enrolling or making changes to the Long-Term Care plan must contact UNUM at [www.unuminfo.com/sog](http://www.unuminfo.com/sog) or call 1-888-764-3539. If enrolling, you must download the application from UNUM's website. Once you have completed the application, please mail it to UNUM. All Long-Term Care enrollment information must be returned directly to UNUM.

- 12% increase in premium for Long-Term Care
- A monthly administrative fee of \$.70 will be added to the Long-Term Care premium