

DIOCESE OF CHARLOTTE
SCHEDULE OF INSURANCE RATES*
Effective July 1, 2016

Health, Rx, Vision and Dental Benefits	Total Premium	Employer's Monthly Cost	Employee's Monthly Cost
Individual	\$1,016.00	\$777.00	\$239.00
Employee/Child (one child)	\$1,325.00	\$941.00	\$384.00
Employee/Children	\$1,685.00	\$1,146.00	\$539.00
Employee/Spouse	\$1,924.00	\$1,308.00	\$616.00
Family	\$2,279.00	\$1,550.00	\$729.00

Basic Life Insurance** (Employee)	Employer's Monthly Cost
\$10,000 coverage Paid by employer	\$2.56

Basic Life Insurance** (Dependent)	Employee's Monthly Cost
Covers all eligible dependents: \$5,000 spouse, \$1,000 children Paid by employee	\$4.06

Supplemental Life Insurance** (Employee/Spouse)	Age Bracket	Employee Cost Per \$10,000	Spouse Cost Per \$5,000
Conditions: a) Paid by employee b) Employee - Increments of \$10,000, maximum amount \$150,000 c) Spouse - Increments of \$5,000, maximum 50% of employee amount d) May be subject to medical underwriting e) Rate changes when enrollee reaches next age bracket	29 and under	\$1.00	\$0.35
	30-34	\$1.10	\$0.45
	35-39	\$1.20	\$0.65
	40-44	\$1.70	\$0.95
	45-49	\$2.70	\$1.55
	50-54	\$4.10	\$2.50
	55-59	\$6.50	\$3.95
	60-64	\$9.50	\$5.25
	65-69	\$13.90	\$8.40
70-74	\$22.80	\$14.85	
75 and over	\$38.90	\$26.65	

*Rates are subject to change each year at renewal date

**Life insurance amounts are reduced at age 65 and at age 70