



# Bethany Benefit Service

*Providing church-worker benefit billing  
for the churches and institutions of the  
Evangelical Covenant Church.*

Dear Covenant employees, treasurers and retirees,

Listed below are the health insurance rates for 2013 for both active and retired members. Also below are our life insurance and long-term disability insurance rates for actively working full-time employees.

	<u>Monthly</u>	<u>Quarterly</u>
<b>Active</b>		
Individual Member Only	\$ 553.00	\$ 1,659.00
Family	\$ 1,484.00	\$ 4,452.00
<b>Retiree/Medicare Supplemental Coverage</b>		
Retiree or Surviving Spouse only (under 65)	\$ 553.00	\$ 1,659.00
Retiree or Surviving Spouse only (+65)	\$ 344.00	\$ 1,032.00
Retiree (under 65) & spouse (under 65)	\$ 1,484.00	\$ 4,452.00
Retiree (under 65) & spouse (+65)	\$ 897.00	\$ 2,691.00
Retiree (+65) & spouse (under 65)	\$ 897.00	\$ 2,691.00
Retiree (+65) & spouse (+65)	\$ 688.00	\$ 2,064.00
Retiree (under 65) & spouse (under 65) and 1 or more children	\$ 1,484.00	\$ 4,452.00
Retiree (under 65) & spouse (+65) and 1 or more children	\$ 1,484.00	\$ 4,452.00
Retiree (+65) & spouse (under 65) and 1 or more children	\$ 1,484.00	\$ 4,452.00
Retiree (+65) & spouse (+65) and 1 child	\$ 1,241.00	\$ 3,723.00
Retiree (+65) & spouse (+65) and 2 or more children	\$ 1,484.00	\$ 4,452.00
Retiree (under 65) and 1 child	\$ 1,484.00	\$ 4,452.00
Retiree (+65) and 1 child	\$ 897.00	\$ 2,691.00

<u>Life Insurance</u>	<u>Monthly</u>	<u>Quarterly</u>
Under 65 \$100,000	\$23.00	\$69.00
Age 65-69 \$65,000	\$14.95	\$44.85
Age 70-74 \$50,000	\$11.50	\$34.50
Age 75-up \$36,000	\$8.28	\$24.84

<u>LTD (per \$1,000 annual salary)</u>	<u>Monthly</u>	<u>Quarterly</u>	<u>Yearly</u>
Not in Pension Plan	\$0.91	\$2.73	\$10.92
Ministers in Pension Plan	\$1.06	\$3.18	\$12.72

All premiums are billed and payable on a quarterly basis unless enrolled in Automatic Clearing House (ACH).

Thank you,  
Bethany Benefit Service