



The Evangelical Covenant Order of Presbyterians
Monthly Rates - Full Time Employees
Effective April 1, 2012 - March 31, 2013

Medical Rates (Cigna Healthcare)			
Plan Name	Core Plan (EPO)	Buy-Up #1 (PPO)	Buy-Up #2 (PPO)
Employee Only	\$562.03	\$701.34	\$598.06
EE & Spouse	\$1,180.26	\$1,472.80	\$1,255.93
EE & Child(ren)	\$1,067.86	\$1,332.54	\$1,136.31
EE & Family	\$1,686.09	\$2,104.01	\$1,794.18

Contributory Dental Rates (Cigna Healthcare)			
Plan Name	DMO	PPO #1 (\$1,000)	PPO #2 (\$1,500)
Employee Only	\$19.97	\$31.82	\$36.33
EE & Spouse	\$36.85	\$60.46	\$69.02
EE & Child(ren)	\$45.45	\$66.82	\$76.28
EE & Family	\$66.76	\$95.46	\$108.98

Voluntary Dental Rates (Cigna Healthcare)			
Plan Name	DMO	PPO #1 (\$1,000)	PPO #2 (\$1,500)
Employee Only	\$11.58	\$36.81	\$43.21
EE & Spouse	\$22.49	\$69.94	\$82.10
EE & Child(ren)	\$23.41	\$77.30	\$90.74
EE & Family	\$37.17	\$110.43	\$129.63

Vision Rates (EyeMed)			
Plan Name	Contributory	Voluntary	
Employee Only	\$4.86	\$5.64	
EE & Spouse	\$9.23	\$10.71	
EE & Child(ren)	\$9.71	\$11.27	
EE & Family	\$14.28	\$16.57	

Life and AD&D Rates (Cigna Group Insurance)			
Plan Name	Plan #1	Plan #2	
Basic Life per \$1,000	\$0.18	\$0.18	
Basic AD&D per \$1,000	\$0.02	\$0.02	
Voluntary Life / AD&D	Age-Banded		

Disability Rates (Cigna Group Insurance)			
Plan Name	Plan #1 (90 days)	Plan #2 (180 days)	
Short Term Disability per \$10	\$0.12	\$0.17	
Long Term Disability per \$100	\$0.315	\$0.27	

Small Church Support Fee	\$20.00
---------------------------------	---------