



Monthly Rates



Employee NON-TOBACCO Premium										
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$4.50	\$7.26	\$10.00	\$12.75	\$15.50	\$18.25	\$21.00	\$23.75	\$26.50	\$29.25
30-39	\$6.20	\$10.65	\$15.10	\$19.55	\$24.00	\$28.45	\$32.90	\$37.35	\$41.80	\$46.25
40-49	\$11.10	\$20.45	\$29.80	\$39.15	\$48.50	\$57.85	\$67.20	\$76.55	\$85.90	\$95.25
50-59	\$17.42	\$33.08	\$48.75	\$64.42	\$80.08	\$95.75	\$111.42	\$127.08	\$142.75	\$158.42
60-69	\$26.75	\$51.75	\$76.75	\$101.75	\$126.75	\$151.75	\$176.75	\$201.75	\$226.75	\$251.75

Spouse NON-TOBACCO Premium (Spouse is eligible for 50% of employee election)										
	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	
18-29	\$4.50	\$5.88	\$7.26	\$8.63	\$10.00	\$11.38	\$12.75	\$14.13	\$15.50	
30-39	\$6.20	\$8.43	\$10.65	\$12.88	\$15.10	\$17.33	\$19.55	\$21.78	\$24.00	
40-49	\$11.10	\$15.78	\$20.45	\$25.13	\$29.80	\$34.48	\$39.15	\$43.83	\$48.50	
50-59	\$17.42	\$25.25	\$33.08	\$40.92	\$48.75	\$56.58	\$64.72	\$72.25	\$80.08	
60-69	\$26.75	\$39.25	\$51.75	\$64.25	\$76.75	\$89.25	\$101.75	\$114.25	\$126.75	

Employee TOBACCO Premium										
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$6.10	\$10.45	\$14.80	\$19.15	\$23.50	\$27.85	\$32.20	\$36.55	\$40.90	\$45.25
30-39	\$9.20	\$16.65	\$24.10	\$31.55	\$39.00	\$46.45	\$53.90	\$61.35	\$68.80	\$76.25
40-49	\$21.05	\$40.35	\$59.65	\$78.95	\$98.25	\$117.55	\$136.85	\$156.15	\$175.45	\$194.75
50-59	\$32.65	\$63.55	\$94.45	\$125.35	\$156.25	\$187.15	\$218.05	\$248.95	\$279.85	\$310.75
60-69	\$51.10	\$100.45	\$149.80	\$199.15	\$248.50	\$297.85	\$347.20	\$396.55	\$445.90	\$495.25

Spouse TOBACCO Premium (Spouse is eligible for 50% of employee election)										
	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	
18-29	\$6.10	\$8.28	\$10.45	\$12.63	\$14.80	\$16.98	\$19.15	\$21.33	\$23.50	
30-39	\$9.20	\$12.93	\$16.65	\$20.38	\$24.10	\$27.83	\$31.55	\$35.28	\$39.00	
40-49	\$21.05	\$30.70	\$40.35	\$50.00	\$59.65	\$69.30	\$78.95	\$88.60	\$98.25	
50-59	\$32.65	\$48.10	\$63.55	\$79.00	\$94.45	\$109.90	\$125.35	\$140.80	\$156.25	
60-69	\$51.10	\$75.78	\$100.45	\$125.13	\$149.80	\$174.48	\$199.15	\$223.83	\$248.50	



24-Hour High Accident Coverage	Premium
Employee	\$16.20
Employee and Spouse	\$23.16
Employee and Dependent Children	\$30.90
Family	\$37.86



Hospital Indemnity	Premium
Employee	\$35.03
Employee and Spouse	\$69.68
Employee and Dependent Children	\$54.08
Family	\$88.73



Benefit Overview



- First occurrence lump sum benefit for cancer, heart attack, stroke, end stage renal failure and major organ transplants
- Benefits available from \$5,000 - \$50,000
- 100% of lump sum benefit for open heart surgery
- \$50 annual health screening benefit
- Children are covered at 50% at no additional cost
- **Guaranteed Issue** \$20,000 for Employee and \$10,000 for Spouse



- 24-hour accident coverage
- No limit on the number of claims you can file
- Benefits for accidental emergency treatment, hospital confinement, follow up visits and physical therapy treatments
- Accident specific sum Injury benefit from \$25 to \$10,000
- \$60 annual wellness benefit for **EACH** covered family member
- Accidental Death Benefit
- **Guaranteed Issue**



- \$250 hospital admission benefit
- \$150 daily hospital confinement benefit
- Hospital emergency room/physician visit benefit
- Surgical and anesthesia benefit
- \$10 out-of-hospital perscription drug benefit
- Benefits for hospitalization due to pregnancy

Questions on benefits or enrollment?

Contact:

Lee Harmer
Customer Service: 801-716-0084
Claims: 801-942-0143
Fax: 801-944-0641
Email: lee@vbs-benefits.com