

# Your 2018 Monthly Benefit Costs

Below are the **monthly** premiums for your benefits. You can see costs for supplemental medical coverage, auto and home insurance, legal plan assistance, pet insurance and identity theft protection on the Mercer Marketplace 365 enrollment site.

## Anthem and UHC

MEDICAL COVERAGE	\$800 DEDUCTIBLE PLAN	\$1,500 DEDUCTIBLE PLAN	\$2,850 DEDUCTIBLE PLAN	\$4,500 DEDUCTIBLE PLAN	\$6,550 DEDUCTIBLE PLAN
Employee Only	\$214.05	\$177.49	\$136.31	\$108.08	\$83.08
Employee + Spouse/Domestic Partner (DP)	\$551.06	\$465.42	\$364.41	\$296.48	\$240.21
Employee + Children/Children of DP	\$420.47	\$354.67	\$277.81	\$226.61	\$182.84
Employee + Family/Children of DP	\$641.32	\$542.09	\$424.29	\$345.91	\$279.22

## Scott & White Health Plan (only available in the Dallas/Fort Worth, Waco and Austin, Texas areas)

MEDICAL COVERAGE	\$800 DEDUCTIBLE PLAN	\$1,500 DEDUCTIBLE PLAN	\$2,850 DEDUCTIBLE PLAN	\$4,500 DEDUCTIBLE PLAN	\$6,550 DEDUCTIBLE PLAN
Employee Only	\$192.65	\$159.75	\$122.68	\$97.28	\$74.77
Employee + Spouse/Domestic Partner (DP)	\$495.95	\$418.87	\$327.98	\$266.84	\$216.19
Employee + Children/Children of DP	\$378.43	\$319.20	\$250.03	\$203.95	\$164.56
Employee + Family/Children of DP	\$577.19	\$487.89	\$381.87	\$311.32	\$251.30

## Kaiser (where available)

MEDICAL COVERAGE	\$800 DEDUCTIBLE PLAN	\$1,500 DEDUCTIBLE PLAN	\$2,850 DEDUCTIBLE PLAN	\$4,500 DEDUCTIBLE PLAN	\$6,550 DEDUCTIBLE PLAN
Employee Only	\$174.99	\$142.48	\$108.23	\$85.68	\$66.88
Employee + Spouse/Domestic Partner (DP)	\$452.15	\$374.98	\$282.32	\$229.75	\$188.33
Employee + Children/Children of DP	\$334.03	\$276.66	\$210.00	\$171.34	\$139.95
Employee + Family/Children of DP	\$530.24	\$440.09	\$330.15	\$269.22	\$219.82

365 HUB	
Best-in-class tools and services to manage your health year-round	\$4.27

ADDITIONAL MONTHLY CHARGES* (IF APPLICABLE)	
Spouse/Domestic Partner Surcharge	\$150
Tobacco Surcharge	\$100

\*Added to your medical deduction.

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DENTAL COVERAGE	BASIC PLUS	ENHANCED	DHMO*
Employee Only	\$21.45	\$35.82	\$20.11
Employee + Spouse/Domestic Partner (DP)	\$42.91	\$71.64	\$33.47
Employee + Children/Children of DP	\$47.19	\$78.79	\$39.31
Employee + Family/Children of DP	\$70.79	\$118.20	\$58.76

\*Slight increase in 2018 rates.

VISION COVERAGE	ENHANCED	STANDARD
Employee Only	\$11.28	\$4.94
Employee + Spouse/Domestic Partner (DP)	\$20.84	\$9.14
Employee + Children/Children of DP	\$21.39	\$9.38
Employee + Family/Children of DP	\$32.95	\$14.44

## About the Tobacco and Spousal Surcharges

Rollins requires employees enrolling in the medical plan to take a pledge as part of the enrollment process and urges employees to answer honestly. You will be providing false information to the company if you:

- ▶ Actually use tobacco (yes, even the occasional cigar) and certify that you don't.
  - There is an additional surcharge of \$100 per month per employee and/or spouse who uses tobacco. Tobacco includes e-cigarettes, cigarettes, cigars, chewing tobacco and pipes.
- ▶ Knowingly deny that your spouse is not eligible for health coverage through his/her employer.
  - If your spouse is eligible for health insurance coverage at his/her current job and you enroll him/her in Rollins' coverage, you will be charged a spousal surcharge of \$150 per month.

## Complete the Quit for Life® Program and Avoid Paying More for Coverage

If you enroll in and complete the Quit for Life® Program, the tobacco surcharge will be removed from your monthly premium deduction. If completion of the Quit for Life® Program is determined by your doctor to be medically inappropriate for you, Rollins will work with you to provide an appropriate alternative.

In order to remove the tobacco surcharge, you and/or your dependents must complete the Quit for Life® Program and/or sign the tobacco-free affidavit (available on [RollinsBenefits.com](http://RollinsBenefits.com)) certifying that you and/or your spouse has been tobacco-free for 90 days or more. Once you are tobacco-free, if you submit the affidavit by August 31 all tobacco surcharges collected during the plan year will be refunded.

# Your 2018 Monthly Benefit Costs

## Voluntary Term Life (VTL) Monthly Premiums

EMPLOYEE AND SPOUSE/ DOMESTIC PARTNER (PER \$1,000 OF COVERAGE)		CHILD (PER CHILD)
AGE	EMPLOYEE AND SPOUSE RATE	CHILD RATE
< = 24	\$0.065	\$0.10 per \$1,000 You can purchase coverage for your child(ren) in <b>\$5,000 increments</b> , up to <b>\$20,000 maximum</b> for each child.
25–29	\$0.065	
30–34	\$0.095	
35–39	\$0.095	
40–44	\$0.150	
45–49	\$0.245	
50–54	\$0.440	
55–59	\$0.530	
60–64	\$1.060	
65–69	\$1.700	
70–74	\$3.670	
75–79	\$11.330	
> = 80	\$11.330	

### How to Calculate VTL Premiums (Example)

Mary is 52 years old and elects \$300,000 in employee VTL coverage.

The monthly premium is calculated based on the coverage amount elected, age and rate:

- ▶ Coverage \$300,000/\$1,000 unit rate = 300 units
- ▶ 300 units x \$0.440 (age rate) = \$132 premium per month

# Your 2018 Monthly Benefit Costs

DISABILITY PREMIUMS	Short-Term Disability	Long-Term Disability
	UNITS OF \$10 OF WEEKLY BENEFIT	UNITS OF \$100 OF MONTHLY EARNINGS
	(INCLUDES COMMISSIONS)	
AGE	STD RATE	LTD RATE
< = 24	\$0.238	\$0.160
25-29	\$0.255	\$0.160
30-34	\$0.247	\$0.160
35-39	\$0.230	\$0.160
40-44	\$0.281	\$0.380
45-49	\$0.281	\$0.380
50-54	\$0.349	\$0.530
55-59	\$0.468	\$0.530
60-64	\$0.578	\$0.530
65-69	\$0.612	\$0.530
70-74	\$0.612	\$0.530
75-79	\$0.612	\$0.530
> = 80	\$0.612	\$0.530

## How to Calculate Disability Premiums (Examples)

Mary is 52 years old and earns an annual salary of \$48,000.

### Short-Term Disability:

The monthly premium is calculated based on the weekly benefit, age and rate:

- ▶ Weekly earnings:  $\$48,000/52 \text{ weeks} = \$923.08/\text{week}$
- ▶ Benefit is 50% of weekly earnings:  $\$923.08/2 = \$461.54/\text{weekly benefit}$
- ▶ Weekly benefit/\$10 (unit rate) = 46.15 units
- ▶  $46.15 \text{ units} \times \$0.349 \text{ (age rate)} = \$16.11 \text{ premium per month}$

### Long-Term Disability:

The monthly premium is calculated based on the monthly earnings, age and rate:

- ▶ Monthly earnings:  $\$48,000/12 \text{ months} = \$4,000/\text{month}$
- ▶  $\$4,000/\$100 \text{ (unit rate)} = 40 \text{ units}$
- ▶  $40 \text{ units} \times \$0.530 \text{ (age rate)} = \$21.20 \text{ monthly premium}$
- ▶ Rollins pays 50% of the monthly premium:  
 $\$21.20 \div 2 = \$10.60 \text{ employee premium per month}$

