

**INSURANCE RATES
MONTHLY PREMIUMS
EFFECTIVE 7/1/09**

Broker: ISEBA
Medical and Vision Exam: Blue Cross Blue Shield of Iowa
Vision Materials: Avesis
Stand Alone Vision: Avesis
Dental: Delta Dental

	Employee	Additional For Employee+Spouse	Additional For Employee+Children	Additional For Family
Medical	\$457.08	\$479.01	\$408.17	\$945.69
**Includes Vision Exam				
Vision Materials	\$4.17	N/A	N/A	\$5.42
**Frames, Lenses, Contacts				
Stand Alone Vision	N/A	\$12.33	\$11.42	\$17.12
**Exam and Materials				
Dental	\$21.18	N/A	N/A	\$42.35

Other Benefits:
 Life & A.D.D. .175 per thousand
 LTD .0015*gross