

Employee Contributions - 2007 Rates

Employee Contributions			
Health - BCBS of MT	Mann Mortgage will pay 85% of the premium for health insurance coverage for eligible <u>employee only</u> coverage. Employees wishing to cover dependents are responsible for paying the entire premium amount for the dependent coverage. Premiums listed below reflect <u>employee cost</u> only.		
Employee Only	\$59.97		
2 Party	\$449.78		
Employee & Child(ren)	\$215.90		
Employee & Family	\$605.74		
Voluntary Dental - Dental Network of America	Employees are responsible for 100% of the premium for dental insurance coverage for themselves and dependents.		
Bronze Plan			
Employee Only	\$20.15		
2 Party	\$40.25		
Employee & Child(ren)	\$37.65		
Employee & Family	\$65.75		
Advance Plan			
Employee Only	\$38.79		
2 Party	\$77.31		
Employee & Child(ren)	\$77.21		
Employee & Family	\$115.73		
Voluntary Vision - VSP	Employees are responsible for 100% of the premium for vision insurance coverage for themselves and dependents.		
Employee Only	\$14.75		
2 Party	\$27.75		
Employee plus Child(ren)	\$28.75		
Employee & Family	\$35.75		
Voluntary Accident	Employees are responsible for 100% of the premium for accident insurance coverage for themselves and dependents.		
Employee Only	\$16.38		
2 Party	\$23.40		
One Parent Family	\$31.20		
Two Parent Family	\$38.22		
Life/AD&D - Unum	Mann Mortgage pays the 100% of the premium for \$50,000.00 of life insurance coverage for all eligible employees. Employees may also purchase additional Voluntary Life Insurance. Employees are responsible for 100% of the premium for Voluntary Life Insurance.		
Short & Long Term Disability Unum	Rates are determined upon enrollment, based on applicant's age and wage.		
Short Term Disability	Mann Mortgage will pay 25% of the premium for eligible <u>employee only</u> coverage. Click here for rates		
Long Term Disability	Employees are responsible for 100% of premium Click here for rates		
Long Term Care - Unum	3 Years Click here for Rates	6 Years Click here for Rates	Unlimited Duration Click here for Rates

Flex Benefits Plan - Employee Benefit Resources	When you join the FLEX Plan , the amounts you pay for your out of pocket medical expenses, childcare, health, vision and dental insurance premiums, as defined by the plan, are exempt from taxes.
401(k) Retirement Plan - John Hancock	Plan participation requires that you are 18 years old and have completed a 3 month period of service. Quarterly enrollment dates are January 1, April 1, July 1, and October 1. Enrollment forms must be received prior to these dates to insure enrollment for the quarter. The company will match your contribution at the rate of 25% for every \$1.00, up to 8% of your total wage. Enrollment kits and a Plan Summary are sent to employees when they become eligible. This information should be reviewed carefully for precise details regarding the 401k plan.