

**CITY OF ANGLETON**  
**2009 LIFE/DENTAL INSURANCE COMPARISON**

	<b>CURRENT:</b> <b><u>BCBS Texas</u></b>	<b>RENEWAL:</b> <b><u>BCBS Texas</u></b>	<b><u>Assurant</u></b>	<b><u>Lincoln Financial</u></b>	1 yr contract rates <b><u>Delta Dental</u></b>	2 yr contract rates <b><u>Delta Dental</u></b>	<b><u>The Standard</u></b>	<b><u>Met Life</u></b>	<b><u>Premier</u></b>
	EE: \$26.16	EE: \$27.31	EE: \$24.36	EE: \$26.16	EO: \$26.56	EO: \$27.39	EO: \$25.32	EO: \$27.17	EO: \$21.38
	ES: \$61.72	ES: \$64.44	ES: \$55.69	ES: \$61.72	ES: \$62.65	ES: \$64.63	ES: \$54.56	ES: \$56.46	ES: \$50.37
	EC: \$47.55	EC: \$49.64	EC: \$49.19	EC: \$47.55	EC: \$49.79	EC: \$49.79	EC: \$68.84	EC: \$57.21	EC: \$4.039
	EF: \$88.09	EF: \$91.97	EF: \$80.52	EF: \$88.09	EF: \$89.42	EF: \$92.24	EF: \$98.08	EF: \$92.06	EF: \$73.18

**Deductible** \$50/\$150 fam

**Annual Maximum** \$1,500

**Diagnostic/Preventive** 100%  
Oral Exams, Dental X-rays

**Basic Services** 80%  
Extractions, Fillings, Palliative Care

**Major Services** 50%  
Crown, Root Canal, Endodontics, Periodontics

**Orthodontics** 50%  
Adult and Child \$1000 lifetime max

**Employee Life Insurance:**

	<b>CURRENT:</b> <b><u>BCBS Texas</u></b>	<b><u>The Hartford</u></b>	<b><u>Assurant</u></b>	<b><u>Met Life</u></b>	<b><u>Lincoln Financial</u></b>	<b><u>The Standard</u></b>
<b>\$10,000 Term Life</b>	.20/\$1000 benefit	.16/\$1000 benefit	.21/\$1000 benefit	.207/\$1000 benefit	.23/\$1000 benefit	.27/\$1000 benefit
<b>Group AD&amp;D</b>	.04/\$1000 benefit	.02/\$1000 benefit	.06/\$1000 benefit	.027/\$1000 benefit	.04/\$1000 benefit	.035/\$1000 benefit
<b>Dependent Life</b>	\$1.37/mt	\$1.37/mt	\$1.23/mt	\$1.973/mt	\$3.01/mt	\$2.32/mt
<b>Rate Guarantee</b>	1 year	3 years	2 years	2 years	2 years	2 years
<b>Voluntary Life (employee paid)</b>	yes	yes (15-20% under current)	yes	yes	no	no

***Burridge* Insurance Agency**  
**(979) 549-0400**