

Benefit Premiums

Employees contribute a nominal amount to the insurance premium. See below for your total monthly cost.

Medical Insurance - Employee Contributions (Monthly)	
CIGNA - Base Plan - -Base Plan	
Employee	\$0.00
Employee & Spouse	\$468.28
Employee & Child(ren)	\$359.01
Employee & Family	\$628.27
CIGNA - Buy up Plan - -Buy-up Plan	
Employee	\$75.00
Employee & Spouse	\$548.99
Employee & Child(ren)	\$432.70
Employee Family	\$719.30
CIGNA - HDHP HSA Plan - -HDHP	
Employee	\$0.00
Employee & Spouse	\$404.54
Employee & Child(ren)	\$310.15
Employee & Family	\$542.76

Dental Insurance - Employee Contributions (Monthly)		
Dental Source - Dental DHMO Plan		
Employee		\$1.30
Employee & Dep(s)		\$9.80
CIGNA Dental		
	Cigna Base Plan	Cigna Buy-up Plan
Employee	\$3.85	\$4.24
Employee & Dep(s)	\$35.98	\$39.68

Vision Insurance - Employee Contributions (Monthly)	
Delta Dental Insurance Company Vision Benefit	
Employee	\$0.37
Employee & Dep(s)	\$3.09

Basic Life and AD&D Insurance- Employee Contributions (Monthly, Per \$1,000 of Coverage)	
The Hartford Basic Life and AD&D	
Employee	\$0.0112
Dependent (flat monthly rate)	\$1.25

Voluntary AD&D Insurance - Employee Contributions (Monthly, Per \$1,000 of Coverage)	
CHUBB	
Employee	\$0.012
Family	\$0.018

Short-Term Disability (STD) Insurance - Employee Contributions (Monthly, Per \$10 of Weekly Gross Benefit)	
The Hartford	
Employee	\$0.187

Long-Term Disability (LTD) - Employee Contribution Only Per \$100 of Monthly Covered Payroll		
The Hartford		
	Core (60%) Employee responsible for the below, which is 10% of total cost	Buy-Up (70%) Employee responsible for Core amount, PLUS pays 100% of the Buy-Up cost
Certified Plan (PSRS) Wage Replacement	\$0.0320	\$0.1500
Non-Certified Wage Replacement	\$0.0259	\$0.9000

Benefit Premiums(continued)

Hospital Indemnity Insurance Employee Contributions (Monthly)

The Hartford	
Employee	\$18.88
Employee & Spouse	\$39.00
Employee & Child(ren)	\$29.50
Employee & Family	\$47.00

Accident Insurance Employee Contributions (Monthly)

The Hartford	
Employee	\$9.44
Employee & Spouse	14.96
Employee & Child(ren)	\$15.76
Employee & Family	\$24.84

Critical Illness Employee Contributions (Monthly)

The Hartford													
Non-Tobacco User													
Benefit Amount	Age	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79
\$10,000	Employee Only	\$3.24	\$4.08	\$4.66	\$5.72	\$7.70	\$11.17	\$14.82	\$19.36	\$26.47	\$36.70	\$51.10	\$67.04
	Employee & Spouse	\$5.56	\$6.83	\$7.74	\$9.31	\$12.36	\$17.75	\$23.41	\$30.43	\$41.38	\$57.08	\$79.19	\$103.35
	Employee & Children	\$5.63	\$6.36	\$6.77	\$7.73	\$9.61	\$13.06	\$16.69	\$21.23	\$28.33	\$38.56	\$52.95	\$68.90
	Employee & Family	\$8.35	\$9.50	\$10.20	\$11.65	\$14.59	\$19.96	\$25.59	\$32.60	\$43.55	\$59.24	\$81.35	\$105.51
\$20,000	Employee Only	\$4.93	\$6.49	\$7.61	\$9.69	\$13.53	\$20.38	\$27.67	\$36.73	\$50.95	\$71.40	\$100.20	\$132.09
	Employee & Spouse	\$8.08	\$10.40	\$12.10	\$15.19	\$21.03	\$31.58	\$42.86	\$56.88	\$78.79	\$110.17	\$154.40	\$202.72
	Employee & Children	\$7.32	\$8.77	\$9.71	\$11.70	\$15.44	\$22.27	\$29.54	\$38.59	\$52.81	\$73.26	\$102.05	\$133.95
	Employee & Family	\$10.86	\$13.07	\$14.56	\$17.53	\$23.26	\$33.79	\$45.04	\$59.05	\$80.95	\$112.34	\$156.56	\$204.88

Tobacco User													
Benefit Amount	Age	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79
\$10,000	Employee Only	\$3.48	\$4.55	\$5.49	\$7.25	\$10.74	\$17.64	\$25.83	\$36.64	\$54.08	\$79.89	\$108.52	\$128.81
	Employee & Spouse	\$5.93	\$7.58	\$9.03	\$11.70	\$17.13	\$27.90	\$40.55	\$57.24	\$84.09	\$123.72	\$168.18	\$199.38
	Employee & Children	\$5.87	\$6.84	\$7.60	\$9.26	\$12.65	\$19.53	\$27.70	\$38.50	\$55.93	\$81.74	\$110.37	\$130.67
	Employee & Family	\$8.72	\$10.24	\$11.49	\$14.04	\$19.36	\$30.11	\$42.73	\$59.41	\$86.25	\$125.88	\$170.34	\$201.54
\$20,000	Employee Only	\$5.41	\$7.44	\$9.27	\$12.75	\$19.61	\$33.31	\$49.68	\$71.28	\$106.16	\$157.78	\$215.04	\$255.63
	Employee & Spouse	\$8.82	\$11.89	\$14.68	\$19.97	\$30.58	\$51.89	\$77.14	\$110.49	\$164.19	\$243.44	\$332.37	\$394.77
	Employee & Children	\$7.80	\$9.73	\$11.37	\$14.76	\$21.53	\$35.20	\$51.55	\$73.15	\$108.02	\$159.63	\$216.89	\$257.48
	Employee & Family	\$11.60	\$14.55	\$17.14	\$22.31	\$32.81	\$54.10	\$79.32	\$112.67	\$166.35	\$245.61	\$334.53	\$396.93