

# Benefit Plan Costs

Listed below are the monthly and per-pay-period costs for medical, dental, and vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

## Medical Insurance

Coverage Level	Cigna Open Access Plus Plan \$2,000				Cigna Choice Fund Open Access Plus HSA Plan \$2,600			
	Monthly		Per-Pay-Period		Monthly		Per-Pay-Period	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Employee Only	\$90.00	\$130.00	\$45.00	\$65.00	\$45.00	\$85.00	\$22.50	\$42.50
Employee + Spouse	\$300.00	\$340.00	\$150.00	\$170.00	\$220.00	\$260.00	\$110.00	\$130.00
Employee + Child(ren)	\$275.00	\$315.00	\$137.50	\$157.00	\$200.00	\$240.00	\$100.00	\$120.00
Employee + Family	\$425.00	\$465.00	\$212.50	\$232.00	\$275.00	\$315.00	\$137.00	\$157.00

## Dental Insurance

Coverage Level	Cigna High		Cigna Low	
	Monthly	Per-Pay-Period	Monthly	Per-Pay-Period
Employee Only	\$24.24	\$12.12	\$14.78	\$7.39
Employee + Spouse	\$57.01	\$28.51	\$30.46	\$15.23
Employee + Child(ren)	\$58.48	\$29.24	\$29.89	\$14.95
Employee + Family	\$91.30	\$45.65	\$49.64	\$24.82

## Vision Insurance

Coverage Level	EyeMed Vision	
	Monthly	Per-Pay-Period
Employee Only	\$8.08	\$4.04
Employee + Spouse	\$15.23	\$7.62
Employee + Child(ren)	\$16.03	\$8.02
Employee + Family	\$23.51	\$11.76

## Voluntary Life and AD&D Insurance

Listed below are the monthly rates for voluntary life and AD&D insurance. The amount you pay for voluntary life and AD&D insurance is deducted from your paycheck on a post-tax basis. Spouse life rates are based on the employee's age.

Voluntary Life Rates			
Age	Employee Rate Per \$1,000 of coverage	Spouse Rate Per \$1,000 of coverage	Child Rate PEPM
<25	\$0.083	\$0.051	\$1.57
25-29	\$0.083	\$0.051	
30-34	\$0.107	\$0.063	
35-39	\$0.129	\$0.073	
40-44	\$0.165	\$0.102	
45-49	\$0.257	\$0.152	
50-54	\$0.424	\$0.257	
55-59	\$0.715	\$0.416	
60-64	\$1.077	\$0.702	
65-69	\$1.979	\$2.114	
70-74	\$3.483	\$2.114	
75+	\$3.483	\$2.114	

Voluntary AD&D Rates	
Employee Per \$1,000 of coverage	\$0.027
Employee + Dependents Per \$1,000 of coverage	\$0.035