

January 1, 2025 - December 31, 2025

Premiums are shown biweekly

## Medical Insurance

Provided by Anthem and Kaiser

Plan	Employee Only	Employee & Spouse	Employee & Children	Family
Anthem Open Access POS	\$96.17	\$259.10	\$246.15	\$363.45
Anthem Open Access HMO	\$41.34	\$140.33	\$133.32	\$197.46
Anthem Open Access HRA	\$27.88	\$118.52	\$112.61	\$167.05
Kaiser	\$19.98	\$86.92	\$82.58	\$121.68
Tobacco Surcharge	Plus \$35.00 bi-weekly			
Spousal Surcharge	Plus \$46.15 bi-weekly			

## Dental Insurance

Provided by Delta Dental

#### **FULL-TIME**

Employee Only	\$0.00	
Employee & Family	\$24.77	

#### PART-TIME

Provided by United Concordia

Employee Only	\$17.05
Employee + One	\$31.64
Family	\$50.70

#### Vision Insurance

Provided by United Healthcare/Spectera

Employee Only	\$3.85	
Employee & Family	\$8.94	

# Disability

LONG-TERM DISABILITY Provided by MetLife

Buy-UP \$0.163 per \$100 biweekly salary

#### SHORT-TERM DISABILITY

Provided by Aflac

\$500 monthly benefit minimum, \$100 benefit increments. \$80,000 salary or less, Guarantee Issue 60% earnings, up to \$4,000.

Age	Rate per \$100 monthly benefit O / 7	Rate per \$100 monthly benefit O / 14
18 - 49	\$1.68	\$1.08
50 - 64	\$1.80	\$1.26
65 - 75	\$2.28	\$1.56

# Supplemental Group Life Insurance

Provided by MetLife

Age	Rate per \$1,000	Age	Rate per \$1,000
0 - 29	\$0.053	55 - 59	\$0.343
30 - 34	\$0.056	60 - 64	\$0.482
35 -39	\$0.071	65 - 69	\$0.834
40 - 44	\$0.096	70 - 74	\$1.028
45 - 49	\$0.148	75 - 99	\$1.028
50 - 54	\$0.226	Spouse/Dependent	\$2.00

## **Cancer Protection Assurance**

Provided by AFLAC

Plan	Option 1	Option 2
Individual	\$10.40	\$18.21
One Parent Family	\$10.82	\$18.63
Employee & Spouse	\$18.65	\$33.09
Two Parent Family	\$19.07	\$33.51

## Accident Insurance

Provided by AFLAC

Plan	Accident, Option 3 On/Off the Job
Employee Only	\$10.14
Employee & Spouse	\$14.40
One Parent Family	\$17.04
Two Parent Family	\$22.08

# Hospital Choice Provided by AFLAC

OPTION 1: B40100 (Guarantee Issue with Extended Benefit Rider.)

Age	Employee Only	One Parent Family	Employee & Spouse	Family
18 - 49	\$17.88	\$26.58	\$28.98	\$32.52
50 - 59	\$18.84	\$27.06	\$31.44	\$32.94
60 - 75	\$19.26	\$27.54	\$32.82	\$34.86

OPTION 1: B40100 (Underwriting required; with Extended Benefit, Hospital and Surgical Care Rider.)

Age	Employee Only	One Parent Family	Employee & Spouse	Family
18 - 49	\$26.40	\$38.34	\$44.52	\$48.36
50 - 59	\$29.76	\$40.44	\$53.04	\$55.20
60 - 75	\$33.48	\$45.12	\$59.94	\$63.84

# Critical Care Protection

Provided by AFLAC

OPTION 1: Series A74100 (with Building Benefit)

Age	Employee Only	Employee & Spouse	One Parent Family	Two Parent Family
18 - 35	\$5.40	\$8.34	\$5.94	\$9.36
36 - 45	\$8.70	\$14.28	\$9.06	\$15.48
46 - 55	\$11.70	\$20.16	\$12.06	\$21.54
56 - 70	\$15.18	\$27.84	\$15.60	\$29.52

# Legal Plan

Provided by MetLife

High Plan	\$8.31
Low Plan	\$4.15

## Genomic Advisors

Provided by Wamberg Genomic Advisors

Coverage	
Employee Only & Children	\$8.77
Employee, Spouse & Children	\$17.54

# Pet Health

Provided by MetLife

Rates are tailored for your needs based on: Gender, age, deductible, reimbursement rate and limits.

1-800-GET MET8 Referral code 2100

Or visit: metlifepetinsurance.com