PART-TIME STAFF COVERAGE RATES FOR 2018

The following rates will be effective for Support, Associate, Administrative Staff hired ***before January 1, 1993*** (20 hours per week) for the period January 1, 2018 through December 31, 2018.

Type of Coverage	Cost Per Pay Period	
	12 Month Employees	**10 Month Employees**
CIGNA Choice Fund		
Employee	$71.35	$92.75
Employee + 1	$195.48	$254.13
Family	$289.88	$376.84
CIGNA POS		
Employee	$79.37	$103.18
Employee + 1	$258.01	$335.42
Family	$381.26	$495.64
CIGNA PPO (Closed Plan)		
Employee	$79.37	$103.18
Employee + 1	$258.01	$335.42
Family	$381.26	$495.64
Kaiser Permanente		
Employee	$60.18	$78.23
Employee + 1	$120.35	$156.46
Family	$174.51	$226.86
CIGNA Dental PPO		
Employee	$6.26	$8.14
Employee + 1	$30.52	$39.68
Family	$44.61	$57.99
CIGNA DentalCare		
Employee	$2.97	$3.71
Employee + 1	$5.95	$7.42
Family	$7.49	$9.35
Vision (Employee Pay All Benefit)		
Employee	$3.30	$4.30
Employee + 1	$5.30	$6.89
Family	$8.52	$11.08
Group Legal Benefit (Employee Pay All Benefit) (Deduction taken 2 x month)	$9.00	$10.80
Basic Life and AD&D Insurance	$0.0241	$0.0314
• Double your annual salary and round up to the next $500, ($100,000 max.), then multiply by the appropriate pay period rate and divide by $1,000		
Long Term Disability	$0.0024	$0.00313
• Multiply your annual salary by the appropriate pay period rate and divide by $100		

Optional Life and Dependent Life Insurance Rates

Please note that there is now one set of rates for employee and dependent optional life.
Note: Dependent Life Insurance for spouse is calculated utilizing the employee's age.

Cost per pay period per $1,000 of coverage

Age	12 Month Optional Life Employees & Dependents	10 Month Optional Life Employees & Dependents
Under 30	0.0125	0.0162
30-34	0.0125	0.0162
35-39	0.0148	0.0192
40-44	0.0212	0.0276
45-49	0.0328	0.0426
50-54	0.0563	0.0732
55-59	0.0980	0.1248
60-64	0.1555	0.2022
65-69	0.2442	0.3174
70-74	0.3771	0.4902
75+	0.5326	0.6924
Child life flat rate per pay:	0.2200	0.2880

To calculate your pay period cost for optional life (employee only), take your annual salary and round up to the next $500, then multiply that amount by the appropriate pay period rate and divide by $1,000.

Optional Life Insurance Example:
Employee, age 36, earning $50,000 (on a 26 pay period schedule)

($50,000 x .0148)/1,000	= $0.74 per pay period	=	1 x salary Benefit
($100,000 x .0148)/1,000	= $1.48 per pay period	=	2 x salary Benefit
($150,000 x .0148)/1,000	= $2.22 per pay period	=	3 x salary Benefit

The cost of the insurance on the spouse is calculated based on the age of the employee and not the spouse. Find your age in the first column and multiply the spousal life insurance amount ($25,000) by the rate in the appropriate 12 month or 10 month column and divide by $1,000.

Dependent Life Insurance Example:
Employee, age 36, $50,000 Life Insurance Benefits ($25,000/spouse) Dependent $5,000 per child

($25,000 x .0148)/1,000 = $0.37 per pay period
$5,000 per child = $ .22 per pay period
Total $0.59 per pay period