

## STAFF AND FACULTY COVERAGE RATES FOR 2019

The following rates will be effective for Support, Associate, Administrative Staff and Faculty for the period  
January 1, 2019 through December 31, 2019

Type of Coverage	Cost Per Pay Period	
	12 Month Employees	10 Month Employees
<b>CIGNA Choice Fund</b>		
Employee	\$74.13	\$96.37
Employee + 1	\$144.57	\$187.94
Family	\$211.28	\$274.66
<b>CIGNA POS</b>		
Employee	\$79.37	\$103.18
Employee + 1	\$154.77	\$201.20
Family	\$226.20	\$294.05
<b>CIGNA PPO (Closed Plan)</b>		
Employee	\$82.38	\$107.10
Employee + 1	\$160.65	\$208.85
Family	\$234.79	\$305.23
<b>Kaiser Permanente</b>		
Employee	\$63.18	\$82.14
Employee + 1	\$126.37	\$164.28
Family	\$183.24	\$238.21
<b>CIGNA Dental PPO</b>		
Employee	\$6.26	\$8.14
Employee + 1	\$12.21	\$15.87
Family	\$17.84	\$23.20
<b>CIGNA DentalCare</b>		
Employee	\$2.82	\$3.67
Employee + 1	\$5.65	\$7.34
Family	\$7.11	\$9.24
<b>Vision (Employee Pay All Benefit)</b>		
Employee	\$2.54	\$3.30
Employee + 1	\$4.08	\$5.30
Family	\$6.55	\$8.51
<b>Group Legal Benefit (Employee Pay All Benefit) (Deduction taken 2 x month)</b>	\$9.00	\$10.80
<b>Basic Life and AD&amp;D Insurance</b>	\$0.021	\$0.0273
<ul style="list-style-type: none"> <li>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</li> </ul>		
<b>Long Term Disability</b>	\$0.00176	\$0.00229
<ul style="list-style-type: none"> <li>Multiply your annual salary by the appropriate pay period rate and divide by \$100</li> </ul>		

## 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
<b>Under 30</b>	0.0125	0.0162
<b>30-34</b>	0.0125	0.0162
<b>35-39</b>	0.0148	0.0192
<b>40-44</b>	0.0212	0.0276
<b>45-49</b>	0.0328	0.0426
<b>50-54</b>	0.0563	0.0732
<b>55-59</b>	0.0980	0.1248
<b>60-64</b>	0.1555	0.2022
<b>65-69</b>	0.2442	0.3174
<b>70-74</b>	0.3771	0.4902
<b>75+</b>	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)

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

$$(\$25,000 \times .0148)/1,000 = \$0.37 \text{ per pay period}$$

$$\$5,000 \text{ per child} = \$ .22 \text{ per pay period}$$

**Total \$0.59 per pay period**