

2020-2021 Per Pay Period Premium Dental



| Plan | Tier | Part-Time Active EMPLOYER Premium Per Pay Period | Part-Time Active EMPLOYEE Premium Per Pay Period | Full-Time Active EMPLOYER Premium Per Pay Period | Full-Time Active EMPLOYEE Premium Per Pay Period |
|-------------------------|-----------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------|
| Cigna Prepaid (DHMO) | Employee | 1.13 | 3.50 | 2.26 | 2.37 |
| | Employee + Spouse | 1.68 | 6.15 | 3.36 | 4.47 |
| | Employee + Child(ren) | 2.51 | 8.33 | 5.02 | 5.82 |
| | Employee + Family | 3.04 | 9.72 | 6.07 | 6.69 |
| Cigna (PPO) | Employee | 5.17 | 13.96 | 10.33 | 8.80 |
| | Employee + Spouse | 11.38 | 30.74 | 22.76 | 19.36 |
| | Employee + Child(ren) | 12.30 | 33.26 | 24.60 | 20.96 |
| | Employee + Family | 15.77 | 42.72 | 31.54 | 26.95 |
| Delta (PPO) | Employee | 4.91 | 17.10 | 9.82 | 12.19 |
| | Employee + Spouse | 10.83 | 37.67 | 21.65 | 26.85 |
| | Employee + Child(ren) | 11.70 | 40.77 | 23.39 | 29.08 |
| | Employee + Family | 15.00 | 52.47 | 30.00 | 37.47 |

| | |
|--------------------------------------------------------------------------|--------|
| Additional Accidental Death and Dismemberment - Employee | 0.0100 |
| Additional Accidental Death and Dismemberment - Family | 0.0175 |
| Dependent Child Life (can elect in increments of \$5,000 up to \$20,000) | 0.0500 |

| Additional Employee and Spouse Life (Spouse coverage may be elected in \$10,000 increments up to a maximum of \$100,000 and cannot exceed an employee's total life insurance amount.) | Non-Tobacco User | Tobacco User |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------|
| Age Bands | | |
| Under 25 | 0.0145 | 0.0235 |
| 25-29 | 0.0175 | 0.0255 |
| 30-34 | 0.0230 | 0.0290 |
| 35-39 | 0.0255 | 0.0495 |
| 40-44 | 0.0335 | 0.0705 |
| 45-49 | 0.0545 | 0.1400 |
| 50-54 | 0.0835 | 0.2580 |
| 55-59 | 0.1420 | 0.2630 |
| 60-64 | 0.2400 | 0.4075 |
| 65-69 | 0.3460 | 0.4985 |
| 70 and older | 0.6405 | 0.8190 |

Formula to Estimate Additional Life Insurance Premium

$$\frac{\text{Rate}}{\text{Coverage Amount}} \times \frac{\text{Coverage Amount}}{1,000} = \text{Per Pay Period Premium}$$

Example: Employee Additional Life 3x | Age 36 | Non-Tobacco User | Annual Base Salary = \$45,900

| Short-Term Disability Coverage - Employee Only | Multiplier x Annual Base Salary / 24 Pay Periods |
|------------------------------------------------|--------------------------------------------------|
| 40% | 0.0018 |
| 50% | 0.0029 |
| 60% | 0.0055 |

Short-Term Disability Examples:

| Comparison of Short-Term Disability Premium at Various Salary Levels | | | |
|----------------------------------------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| Annual Base Salary | Per Pay Period Premium Short-Term 60% | Per Pay Period Premium Short-Term 50% | Per Pay Period Premium Short-Term 40% |
| 25,106 | 5.75 | 3.03 | 1.88 |
| 40,503 | 9.28 | 4.89 | 3.04 |
| 50,336 | 11.54 | 6.08 | 3.78 |
| 61,922 | 14.19 | 7.48 | 4.64 |
| 73,923 | 16.94 | 8.93 | 5.54 |
| 115,981 | 26.58 | 14.01 | 8.70 |