

FY18 Health Plan Contributions

If you enroll your spouse and/or dependents in one of the Health Plans, contributions are deducted on a pretax basis. The chart below shows the State Employee Health Plan contributions for FY18.

Coverage Level	24 PAY PERIODS		12 PAY PERIODS BOARD OF REGENTS EMPLOYEES	
	Low Deductible Health Plan Contributions ¹	High Deductible Health Plan with HSA Contributions ¹	Low Deductible Health Plan Contributions ³	High Deductible Health Plan with HSA Contributions ³
Employee	N/A	N/A	N/A	N/A
Employee and 1 Child	\$43.42	\$6.71	\$86.84	\$13.42
Employee and 2 Children	\$79.33	\$13.40	\$158.66	\$26.80
Employee and 3 or more Children	\$101.33	\$20.08	\$202.66	\$40.16
Employee and Spouse (Spouse Age as of July 1, 2017)²				
< 30	\$54.14	\$13.95	\$108.28	\$27.90
30 to 39	\$69.52	\$22.07	\$139.04	\$44.14
40 to 44	\$86.09	\$31.67	\$172.18	\$63.34
45 to 49	\$102.40	\$42.13	\$204.80	\$84.26
50 to 54	\$124.36	\$56.97	\$248.72	\$113.94
55 to 59	\$149.76	\$72.96	\$299.52	\$145.92
60 +	\$171.81	\$83.52	\$343.62	\$167.04
Employee and Spouse and 1 Child (Spouse Age as of July 1, 2017)²				
< 30	\$91.73	\$20.30	\$183.46	\$40.60
30 to 39	\$107.61	\$28.70	\$215.22	\$57.40
40 to 44	\$124.48	\$38.30	\$248.96	\$76.60
45 to 49	\$140.95	\$48.80	\$281.90	\$97.60
50 to 54	\$161.43	\$63.60	\$322.86	\$127.20
55 to 59	\$187.24	\$79.60	\$374.48	\$159.20
60 +	\$210.40	\$90.20	\$420.80	\$180.40
Employee and Spouse and 2+ Children (Spouse Age as of July 1, 2017)²				
< 30	\$128.94	\$27.00	\$257.88	\$54.00
30 to 39	\$145.88	\$35.40	\$291.76	\$70.80
40 to 44	\$162.75	\$45.00	\$325.50	\$90.00
45 to 49	\$179.20	\$55.50	\$358.40	\$111.00
50 to 54	\$199.68	\$70.30	\$399.36	\$140.60
55 to 59	\$225.51	\$86.30	\$451.02	\$172.60
60 +	\$248.67	\$96.90	\$497.34	\$193.80
	¹ \$30 per person, per pay period will be added to your Health Plan contribution if you and/or your spouse use tobacco products. ² For Family Status Changes or new hires during the plan year, current age determines the contribution rate.		³ \$60 per person, per pay period will be added to your Health Plan contribution if you and/or your spouse use tobacco products.	

Premiums for Flexible Benefits

Base Dental Plan Premiums

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
Employee	\$16.20	\$32.40
Employee + Spouse	\$32.35	\$64.70
Employee + Child(ren)	\$35.41	\$70.82
Employee + Family	\$51.56	\$103.12

Premiums for coverage under the Dental Plan are made on a pretax basis.

Accident Insurance Premiums

Coverage Level	Premiums 24 Pay Period	Premiums 12 Pay Period
Employee	\$4.03	\$8.06
Employee + Spouse	\$6.10	\$12.20
Employee + Child(ren)	\$7.99	\$15.98
Employee + Family	\$10.22	\$20.44

Premiums for coverage under the Accident Insurance Plan are made on an after tax basis.

Enhanced Dental Plan Premiums

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
Employee	\$26.17	\$52.34
Employee + Spouse	\$52.25	\$104.50
Employee + Child(ren)	\$53.28	\$106.56
Employee + Family	\$79.37	\$158.74

Premiums for coverage under the Dental Plan are made on a pretax basis.

Hospital Indemnity Premiums

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
Employee	\$4.36	\$8.72
Employee + Spouse	\$5.81	\$11.62
Employee + Child(ren)	\$8.92	\$17.84
Employee + Family	\$11.81	\$23.62

Premiums for coverage under the Hospital Indemnity Plan are made on an after tax basis.

Vision Premiums

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
Employee	\$3.33	\$6.66
Employee + Spouse	\$6.67	\$13.34
Employee + Child(ren)	\$5.65	\$11.30
Employee + Family	\$9.31	\$18.62

Premiums for coverage under the Vision Care Plan are made on a pretax basis.

Short-Term Disability/Income Protection Plan

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
Employee	\$3.98	\$7.96

Premiums for coverage under the Short-Term Disability Income Protection Plan are made on an after tax basis.

How to figure Supplemental Life and AD&D:

- To calculate your contribution amount(s), round your salary up to the next \$1,000 level.
- Multiply salary by desired coverage level. Then multiply by the rate for your age group.
- Finally, divide by 1,000.

Example: Employee paid 24 Pay Periods - age 46 with annual earnings of \$37,600 elects Life and AD&D coverage at 3 times annual.

Life Rate = \$0.095 per thousand

$\$38,000 \times 3 \times 0.095/1,000 = \10.83 per pay period

AD&D Rate = \$0.015 per thousand

$\$38,000 \times 3 \times 0.015/1,000 = \1.71 per pay period

RATE PER \$1,000 OF COVERAGE PER PAY PERIOD				
Age	Premiums 24 Pay Periods		Premiums 12 Pay Periods	
	Life	AD&D	Life	AD&D
Younger than 30	\$0.040	\$0.015	\$0.080	\$0.030
30 to 34	\$0.050	\$0.015	\$0.100	\$0.030
35 to 39	\$0.060	\$0.015	\$0.120	\$0.030
40 to 44	\$0.070	\$0.015	\$0.140	\$0.030
45 to 49	\$0.095	\$0.015	\$0.190	\$0.030
50 to 54	\$0.135	\$0.015	\$0.270	\$0.030
55 to 59	\$0.205	\$0.015	\$0.410	\$0.030
60 to 64	\$0.300	\$0.015	\$0.600	\$0.030
65 to 69	\$0.560	\$0.015	\$1.120	\$0.030
70+	\$0.905	\$0.015	\$1.810	\$0.030

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
\$10,000 Life	\$1.13	\$2.26
\$10,000 AD&D	\$0.15	\$0.30
You pay for coverage with after tax payroll deductions.		