

2015 Benefits Rate Chart – Middlebury College

Medical Insurance Rates													
Coverage Level	Total Monthly Premium	Total Bi-Weekly Premium	Annual Salary										
			<=\$20,000	\$20,001-\$40,000	\$40,001-\$60,000	\$60,001-\$80,000	\$80,001-\$100,000	\$100,001-\$120,000	\$120,001-\$140,000	\$140,001-\$160,000	\$160,001-\$180,000	\$180,001-\$200,000	\$200,001+
Employee Contribution Amounts (Bi-Weekly):													
Single	\$673.51	\$310.85	\$6.23	\$10.40	\$16.64	\$22.89	\$31.21	\$40.81	\$42.14	\$43.51	\$44.92	\$46.38	\$47.89
2-Person	\$1,347.00	\$621.69	\$87.36	\$99.87	\$116.51	\$133.15	\$149.79	\$167.57	\$173.02	\$178.64	\$184.45	\$190.44	\$196.63
Family	\$1,885.81	\$870.37	\$122.31	\$139.82	\$163.11	\$186.41	\$209.70	\$234.60	\$242.23	\$250.10	\$258.23	\$266.62	\$275.29
Family/2 Employee (Subscriber)	\$942.90	\$435.18 ¹	\$23.71	\$30.39	\$39.94	\$49.52	\$61.17	\$74.33	\$76.75	\$79.24	\$81.81	\$84.47	\$87.22
Family/2 Employee (Covered Spouse)	\$942.90	\$435.18 ¹	\$23.71	\$30.39	\$39.94	\$49.52	\$61.17	\$74.33	\$76.75	\$79.24	\$81.81	\$84.47	\$87.22

¹ One-half full family premium: in two-employee couples both employees pay towards the cost of the coverage; each according to his/her own salary tier.

Dental Insurance Rates			
Coverage Level	Total Monthly Premium	Total Bi-Weekly Premium	Bi-Weekly Employee Contribution
Single	\$52.75	\$24.35	\$1.05
2-Person	\$105.52	\$48.70	\$17.38
Family	\$147.74	\$68.19	\$25.34
Family/2 Employee (Subscriber)	\$73.87	\$34.09 ¹	\$4.67
Family/2 Employee (Covered Spouse)	\$73.87	\$34.09 ¹	\$4.67
Vision Insurance Rates			
Single	\$5.61	\$2.59	\$0.52
2-Person	\$11.19	\$5.16	\$2.58
Family	\$18.04	\$8.33	\$4.16
Family/2 Employee (Subscriber)	\$9.02	\$4.16 ¹	\$1.31
Family/2 Employee (Covered Spouse)	\$9.02	\$4.16 ¹	\$1.31

¹ One-half full family premium: in two-employee couples both employees pay towards the cost of the coverage.

Voluntary Life & AD&D Insurance Rates						
Employee Age Band ¹	Employee		Spouse/Partner		Child(ren)	
	Monthly Rate per \$10,000	Bi-Weekly ² Rate per \$10,000	Monthly Rate per \$5,000	Bi-Weekly ² Rate per \$5,000	Monthly Rates per \$1,000	Bi-Weekly ² Rates per \$1,000
<24	\$0.875	\$0.438	\$0.566	\$0.283	\$0.696	\$0.348
25-29	\$0.875	\$0.438	\$0.566	\$0.283		
30-34	\$1.070	\$0.535	\$0.624	\$0.312		
35-39	\$1.466	\$0.733	\$0.806	\$0.403		
40-44	\$2.154	\$1.077	\$1.199	\$0.600		
45-49	\$3.569	\$1.785	\$2.105	\$1.053		
50-54	\$5.938	\$2.969	\$3.458	\$1.729		
55-59	\$8.712	\$4.356	\$5.029	\$2.515		
60-64	\$11.230	\$5.615	\$7.812	\$3.906		
65-69	\$21.144	\$10.572	\$14.630	\$7.315		
70-74	\$37.464	\$18.732	\$25.797	\$12.899		
75+	\$70.000	\$35.000	\$48.557	\$24.279		
AD&D per \$1,000	\$0.025	\$0.013	\$0.025	\$0.013		

¹ Age is defined as the employee's age on January 1st of the plan year

² Premium is withheld in the first and second pay periods of each month, for a total of 24 deductions