

## 2018 Benefit Costs: Middlebury College

### Medical Insurance Premiums

Coverage Level	Monthly Premium	Bi-weekly Premium	Employee Bi-weekly contribution based on annual salary tier																		
			\$20,000's	\$30,000's	\$40,000's	\$50,000's	\$60,000's	\$70,000's	\$80,000's	\$90,000's	\$100,000's	\$110,000's	\$120,000's	\$130,000's	\$140,000's	\$150,000's	\$160,000's	\$170,000's	\$180,000's	\$190,000's	\$200,000+
Single	\$ 779.90	\$ 359.95	\$ 22.02	\$ 30.83	\$ 39.64	\$ 48.44	\$ 57.25	\$ 66.06	\$ 74.87	\$ 83.67	\$ 92.48	\$ 101.29	\$ 110.10	\$ 118.91	\$ 127.71	\$ 136.52	\$ 143.98	\$ 143.98	\$ 143.98	\$ 143.98	\$ 143.98
Two-Person	\$ 1,558.78	\$ 719.44	\$ 111.00	\$ 113.00	\$ 132.00	\$ 138.00	\$ 153.00	\$ 160.00	\$ 175.00	\$ 185.00	\$ 199.00	\$ 202.57	\$ 220.19	\$ 237.81	\$ 255.42	\$ 273.02	\$ 287.78	\$ 287.78	\$ 287.78	\$ 287.78	\$ 287.78
Family	\$ 2,182.49	\$ 1,007.30	\$ 155.00	\$ 157.00	\$ 184.00	\$ 189.00	\$ 214.00	\$ 224.00	\$ 245.00	\$ 259.00	\$ 279.00	\$ 283.52	\$ 308.17	\$ 332.82	\$ 357.48	\$ 382.13	\$ 402.92	\$ 402.92	\$ 402.92	\$ 402.92	\$ 402.92
*2 EE Family Subscriber	\$ 1,091.25	\$ 503.65	\$ 42.00	\$ 45.00	\$ 57.00	\$ 67.90	\$ 80.25	\$ 92.60	\$ 104.94	\$ 117.29	\$ 129.63	\$ 141.98	\$ 154.33	\$ 166.67	\$ 179.02	\$ 191.37	\$ 201.46	\$ 201.46	\$ 201.46	\$ 201.46	\$ 201.46
*2 EE Family Spouse/DP	\$ 1,091.25	\$ 503.65	\$ 42.00	\$ 45.00	\$ 57.00	\$ 67.90	\$ 80.25	\$ 92.60	\$ 104.94	\$ 117.29	\$ 129.63	\$ 141.98	\$ 154.33	\$ 166.67	\$ 179.02	\$ 191.37	\$ 201.46	\$ 201.46	\$ 201.46	\$ 201.46	\$ 201.46

\*One-half of full family premium: In two-employee (2-EE) couples: both employees pay towards the cost of the coverage, each according to his/her own salary tier.

### Dental Insurance Premiums

Coverage Level	Total Monthly Premium	Total Bi-weekly Premium	Bi-weekly Employee Contribution
Single	\$54.72	\$25.26	\$2.00
2 Person	\$110.47	\$50.99	\$18.18
Family	\$154.86	\$71.47	\$26.51
*Family/ 2EE Subscriber	\$77.43	\$35.74	\$4.89
*Family/ 2EE Spouse/DP	\$77.43	\$35.74	\$4.89

### Vision Insurance Premiums

Coverage Level	Total Monthly Premium	Total Bi-weekly Premium	Bi-weekly Employee Contribution
Single	\$5.65	\$2.61	\$0.52
2 Person	\$11.29	\$5.21	\$2.61
Family	\$18.20	\$8.40	\$4.20
*Family/ 2EE Subscriber	\$9.10	\$4.20	\$1.33
*Family/ 2EE Spouse/DP	\$9.10	\$4.20	\$1.33

### Voluntary Life & AD&D Insurance Rates

Employee Age Band <sup>1</sup>	Employee		Spouse/Partner		Child(ren)			
	Monthly Rate per \$10,000	Bi-Weekly <sup>2</sup> Rate per \$10,000	Monthly Rate per \$5,000	Bi-Weekly <sup>2</sup> Rate per \$5,000	Monthly Rates per \$1,000	Bi-Weekly <sup>2</sup> 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				
<b>AD&amp;D</b>	\$0.250	\$0.125	\$0.250	\$0.125			\$0.040	\$0.020

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

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

\*One-half of full family premium: In two-employee (2-EE) couples: both employees pay towards the cost of the coverage