

2018 Benefit Costs: MIIS

Medical Insurance Premiums

Coverage Level	Total Monthly Premium	Total Annual Premium	Employee Contribution (% of Income)	Maximum Allowable Employee Contribution (40% of Full Premium)
Single	\$ 779.90	\$ 9,358.80	2.29%	\$ 3,743.52
Two-Person	\$ 1,558.78	\$ 18,705.36	4.58%	\$ 7,482.14
Family	\$ 2,182.49	\$ 26,189.88	6.41%	\$ 10,475.95
*Family/ 2EE Subscriber	\$ 1,091.25	\$ 13,094.94	3.21%	\$ 5,237.98
*Family/ 2EE Spouse/DP	\$ 1,091.25	\$ 13,094.94	3.21%	\$ 5,237.98

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

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

*One-half of full family premium: In two-employee (2EE) 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	\$0.250	\$0.125	\$0.250	\$0.125	\$0.040	\$0.020

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

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